

TWENTY-EIGHT PAGES.

FRANK LESLIE'S ILLUSTRATED NEWSPAPER

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1. THE EXPEDITION ASCENDING THE CHILKAT RIVER. 2. TOWING CANOES. 3. AT THE FOOT OF KNAPP GLACIER, READY TO CROSS THE PASS.

THE "FRANK LESLIE NEWSPAPER" ALASKA EXPEDITION.—FROM PHOTOS BY E. H. WELLS.—[SEE PAGE 440.]

FRANK LESLIE'S ILLUSTRATED NEWSPAPER.

110 FIFTH AVENUE, NEW YORK.

W. J. ARKELL.

RUSSELL B. HARRISON.

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IMPORTANT ANNOUNCEMENT.

PREMIUM

(\$100.00
\$50.00)

THE publishers of FRANK LESLIE'S ILLUSTRATED NEWSPAPER offer the above premiums to the two persons respectively who will write the best two articles descriptive of the scenery, road-bed, equipment, management, history, and other interesting features of the New York Central and Hudson River Railroad.

The contest is open to all persons for the first prize, and is confined to those not over eighteen years of age for the second. Neither article must exceed two thousand words, and must reach this office before July 1st, 1890.

The merits of the articles will be passed upon by Professor John Kennedy, author of "Kennedy's Dictionary" and "What Words Say." The articles will be used for publication in this journal. Address FRANK LESLIE'S ILLUSTRATED NEWSPAPER, "Railroad Contest," New York City.

PRIZES FOR AMATEUR PHOTOGRAPHERS.

TO ENCOURAGE the art of photography, and especially to encourage amateurs in the art, FRANK LESLIE'S ILLUSTRATED WEEKLY hereby offers a prize of a \$100 photographic camera of the finest make, or \$100 in cash, to the amateur photographer who shall send us the most perfect and artistic specimen of his or her work, done solely by himself or herself, from the time of making the exposure or negative to the mounting and finishing of the photograph.

And a second prize of a \$100 camera, or \$100 in cash, to the amateur photographer who shall send us the most perfect and artistic specimen of work, the exposure or negative of which has been made solely by himself or herself, and the developing and mounting by others.

A third prize of a No. 4 "Kodak," valued at \$50, to the next most perfect specimen of work that may be sent us, whether made wholly by the contestant himself from the taking of the exposure, or whether made with the assistance of others in developing and mounting, etc.

In order to broaden the scope of the competition, we will also give three diplomas of the first, second, and third grades, respectively.

The specimens may be landscapes, figure subjects, machinery, etc. It is our purpose to devote a page weekly of this periodical to the reproduction of the choicest pictures that are sent in for this competition, and at the close of the competitive period we shall produce photographs of the chief contestants. The prize-winners will be selected by a committee consisting of Mr. Pach, the eminent photographer of this city, and Mr. Joseph Becker, the head of the art department of FRANK LESLIE'S ILLUSTRATED NEWSPAPER. The first contest will, if the competition is sufficiently animated, be followed by others. The contest will be limited exclusively to amateurs, who may send as many specimens of their work as they choose. Professionals are barred. Address all communications to ARKELL & HARRISON, "Photograph Contest," JUDGE Building, New York.

RULES GOVERNING THE CONTEST.

The contest will close August 1st, 1890, and the prizes will be awarded as soon thereafter as possible.

No restriction is made as to the number of photos sent in by any one contestant, nor as to the date or time of taking them, excepting that they must all be received before August 1st next.

The photos must be sent in mounted and finished complete. Negatives merely will not be admissible.

The size of the photo entered can be as large or as small as the judgment of the contestant may dictate.

The subject of the photo sent in in competition may be either scenery, figures animate or inanimate, architecture, exterior or interior views, or any object which the contestant may choose.

The contestant must write his or her name and address, age, the date of taking the picture, the title, and a short description of same on back of the photograph. Also state thereon whether printed and finished complete by himself or with the assistance of others.

In sending entries for the contest, besides the date when the pictures were taken and the description of the subjects, any other facts of interest regarding them should be given. This latter can be sent in on a separate sheet of paper.

AN INTERNATIONAL BANK.

THE North American of average intelligence may be pardoned for surprise at the statement made to the Pan-American Congress by its Committee on Banking, that "drafts upon the United States are not obtainable at all in many of the markets of South America, and in most of them are only salable at a discount below the sterling equivalent. In like manner drafts upon South and Central America are practically unknown in the money markets of New York, Philadelphia, Baltimore, New Orleans, Chicago, and Boston." The knowledge is general that merchandise and passengers, and even the mails, destined for South America go by way of Europe. The condition is unendurable that even when the manufactures of the United States are sold to South American consumers, payment must be made through Paris or London. For the transaction of the simplest business between the two continents of the New World, we have no tools of our own, but must rely on those of our foreign competitors.

The delegates to the Pan-American Congress urge with eloquent force that this lack ought to be supplied promptly, and President Harrison, with an earnest recommendation, submits to our National Legislature the letter of Secretary Blaine favoring the establishment of an international bank as an adequate remedy for the evil. The President, with characteristic prudence, expresses the belief "that it will be found possible to promote the end desired by legislation so guarded as to avoid all just criticism."

Our National banking system proves that financial institutions conducting vast and multifarious operations over a wide extent of country may be established and maintained under charters derived from laws of Congress, without involving in any way the credit of the nation, or leading to any partnership between the

Government and private individuals. The proposition that Congress should grant an act of incorporation for an international bank involves no new principle, and, carefully guarded, cannot draw after it any dangers of undue and reckless speculation.

The plan proposed by the Pan-American Congress specifically excludes from the powers of the institution which is recommended, that of issuing bank-notes for circulation. Such notes, designed for circulation in all the countries of North and South America, might doubtless produce excessive inflation, and so far dilute credit as to threaten serious crises. Without this privilege of making notes for circulation, an international bank would have an ample sphere in the legitimate promotion of trade and investment on the most solid ground.

The need of ready instruments for commercial exchange goes before even the extension of the means of travel and transportation, and this advantage attaches to this case, that no considerable delay is required to meet the exigency. The necessity is immediate, and legislation permitting the aggregation of adequate capital in the countries interested is the first step forward. The traffic between the several States of South America and the United States now not only pays tribute to British and European bankers, but suffers also the loss of time in the transfer of funds, potentially, if not materially, between the Old World and the New.

Our National banks are forbidden by law to transact such business as would naturally fall to an international institution, but they serve as an example to show that by well devised statutes the publicity, supervision, and guarantees to insure competent, safe, and successful administration could be provided, and in such form as to work out the widest benefits to commerce.

The manufacturer in the United States, who not only has to ship his products by way of Europe when destined to South America, but to get his pay from a foreign bank, can testify to the cost as well as the inconvenience of the process. The illustration of both elements is found in our domestic traffic where local banks are not in existence to assist in collections, and to facilitate the purchase of materials by manufacturers and the gathering of currency to meet the pay-rolls.

The question whether private capitalists would accept a stringent and solid act of incorporation for an international bank is in part a matter of judgment, but only in part, for financiers who are not accustomed to speak lightly express confidence that very large sums are ready to be subscribed as soon as authority is given to do so. Since the deliberations of the Pan-American Congress have made it so clear that commerce between the United States and the South American States is in increasing measure so desirable for both sides, and the methods of increase are within the reach of strenuous effort, the dictate of common sense is to begin the work in the most practical way. The Government of the United States is asked, not to advance capital or to guarantee credit, but simply to enact a charter based on the principles and experience of conservative banking.

Such a charter for an international bank could not fail to accelerate the movement for the growth of New York as a money centre for all nations. If temporarily it should interfere in a slight degree with the private banking-houses which have connections in London, Paris, and the German cities, the drawing of capital and its use here in larger measure would soon more than offset such an effect.

The rapid payment of United States bonds and the approaching culmination of our railroad system let loose capital which cannot be employed in any way better for the promotion of the common welfare than for the development of our commerce, and especially with our near neighbors, who are our natural customers. No other field promises so well. The opportunities of traffic with the Old World are subject to the sharpest competition by those who are at the goal already. The New World receives by immigration continual increment of vitality, energy, and enterprise, and we must not forget how attractive Central and South America are becoming to the best elements of those transferring their allegiance from Europe to homes in scenes which will derive their impress from them.

After the elaborate discussions, reports, and statistics produced within the past few months, details of the resources and possibilities of South America would be a thrice-told tale. The man of business and of affairs knows well that natural resources, industry, production, and trade are tributary to the banks with which they deal. So long as London is the money centre of the world, every interest responds more or less to the mercenary records of Threadneedle Street. London and Paris, Amsterdam and Berlin, decide what great loans can be floated and on what basis, and therefore what shall be the rates in commercial transactions. Nor do these foreign capitals neglect to impose full, heavy tolls on all the grain which comes to their mills.

An international bank, with its chief office in New York, could at once facilitate commerce with the South American States, which also would call it their own, and it would contribute from the outset more and more to the financial strength and self-poise, and finally to the financial independence of all the Americas.

The branches which the plan contemplates shall be established in the several Central and South American States will be amenable to the laws of those States respectively, while the parent bank will be affected by any lack of sagacity or a positive mismanagement in their conduct. This is true; but it is also a radical fact that the policy and methods determined upon at the chief office will control in all the branches, and the local charters will naturally follow the lines and enforce the guarantees and the supervision provided in the act of incorporation which may be granted at Washington.

Not often do sentiment and business interests join so closely as they do in the appeal for prompt action by our National Legislature for such an act of incorporation for an international bank. It will not bind the United States to give anything but the assurance that its laws lie as the corner-stone and the surrounding walls of the institution; that the supervision of the Government will be close, constant, and effective, as it is over our National banks, and that our courts will be open for the enforcement of claims, and the imposition of penalties proper in the maintenance of the highest standard of credit.

The institution will depend for its character on the statute which shall give it being, but also on the men who organize it and become its directors and officers. Here, again, our National

banks serve to justify confidence. Under the system which experience has perfected, and the official oversight which penetrates into details as well as principles of management, those institutions maintain as firm and high a standard of credit as the world anywhere knows in connection with such varied and widely extended transactions aggregating so many thousand million dollars a year. An international bank is the natural outgrowth of our national system, a proper ally, and for our Pan-American trade what that system is to our domestic production, traffic, and investment.

Ellis H. Rubens

A THREADBARE ARGUMENT.

SENATOR COKE, of Texas, recently endeavored to explain to the Farmers' Alliance of Texas that he opposed the bill providing for Government warehouse rates to be exchanged for farm products because it was opposed to the Constitution. Not satisfied with this, he made his letter an opportunity for assailing the protective tariff, and charged that agricultural oppression was due to excessive taxation from a tariff that confined our agricultural products "to a glutted home market." He said that agricultural interests must look for relief to a reduction of the tariff, "which will reduce the cost of living, and remove the embargo that prevents our agricultural products from finding markets in foreign countries."

Strangely enough, the very paper that prints this letter—a Democratic paper in Texas—has a long editorial argument opposing the use of convict labor in the State of Texas, and especially its use for farming purposes, on the ground that convicts are thus brought into competition with the interests of the free workingman in the factory and on the farm. We would like to ask Senator Coke or the Texas newspaper what the difference is between competition between convict labor and our own at home and between pauper labor abroad and our own at home. Convict labor, of course, is cheap, but it is a fact that the prices paid for labor in some foreign lands is even less than the pay for convict labor in some States. This is a fact that the workingmen who oppose convict labor because of its demoralizing effect on free labor should bear in mind.

Senator Coke's ridiculous argument, that the protective tariff confines our agricultural products "to a glutted home market, and forbids their exportation," needs no answer beyond that furnished by the statistics of our exports of farm products. The records of recent years show that since the enactment of a protective tariff the farmers of the United States have exported more grain, flour, cotton, dairy and meat products than had ever been exported before. The whole argument of Senator Coke is based on the threadbare theories of the free-trade sophist, which melt away into thin air whenever they are confronted with the practical results of a protective tariff.

HARVARD'S NEW DEPARTURE.

RECENT departures at Harvard University have been a great surprise to the public at large; and we may add that they have caused a great shock both to many friends of that venerable institution and to the advocates of sound and liberal culture. The history of old Harvard includes two eras—one embracing 250 years of glory, the other embracing about as many days of what has the appearance of quick consumption. For over two and a half centuries Harvard struggled under many disadvantages to advance and uphold the standard of liberal education. She did it well. Her diplomas became the highest educational honors in the country, and she has been in a very true sense the parent of the American college system. To such a record every one must lift the hat in veneration—a record that is interwoven with the history of the country.

Until a couple of years ago Harvard spoke *ex cathedra* on educational matters. She does not do so any more. She has trifled with her hegemony, and it has been wrested from her. Without any concert of action with the other colleges, she first emasculated the classical course by making the study of Greek optional throughout. Now, with the same calm assurance of being in herself the State, she chops off a year from her course, and graduates a lot of Greekless juniors.

With her great wealth, equipment, and prestige, Harvard could do many things with impunity; but she cannot go backward with impunity. Her immediate punishment is the loss of leadership; her later punishment will be the loss of caste. There will be at first a run on Harvard's cheap courses; but will it continue? The diploma is valuable only in the proportion that it is not cheap. Next in age and venerable honors is Yale. She reveals as yet no signs of dissolution. She seems as yet a stronghold of high educational standards. She will therefore be the new leader. And immediately in her wake are her ancient and vigorous sisters, Columbia and Princeton, giving no sign of a disposition to dip their colors to the clamor for cheap diplomas. But if all our existing colleges should choose to become high-schools, a new college would spring up within a day. There is in America a demand for a college education.

We fail to detect any significance in Harvard's action other than an indication of a peculiar state of mind at Cambridge. The age is progressing on all lines. Harvard alone, for reasons of her own, has chosen to go back a while. She has shown no sympathy at all with the latest genuine college departures. She has not provided a school of pedagogy, nor has she established permanent lectures in educational science. She has been stagnating on the lines of real college progress.

In marked contrast with this hari-kari at Harvard is the recent action of Columbia in making a college diploma a prerequisite for admission to her law-school. Harvard has a right to fall out of the line of progress if she wishes, but she must suffer the consequences of her act.

A FEDERAL ELECTION LAW.

THERE seems to be a probability that some definite legislation will be secured at the present session of Congress for the protection of the ballot in Federal elections in all the States of

the Union. The election bill which has been agreed upon by the committees, and is now under consideration, proposes an extension of the existing statute in regard to the appointment of supervisors in cities to any district in which one hundred or more citizens may ask for such action; and it would seem that a law which has proved efficacious in the prevention of fraud and intimidation in the larger cities of the North should be welcomed everywhere as just and desirable. The bill includes a section which is designed to meet cases like those which occur in some Southern States, where the names of qualified voters are arbitrarily stricken from the registration lists, and also provides that ballots deposited by mistake in the wrong box, where more than one box is used, shall be counted. This is designed to meet the practice which prevails in South Carolina, where eight different ballot-boxes are sometimes used, and are so shifted about as to confuse the more ignorant voters. Under this bill two supervisors for each precinct are to be appointed by the United States Circuit Court upon the nomination of the chief supervisor—the same as under the existing law—whose duty it shall be to watch the registration and counting of the votes, and who are themselves to make returns as a check on false counting. They are also authorized to open the polls when they are not opened by the State officials, and in such cases are to provide for receiving and counting and canvassing the ballots. This section would prevent the disfranchisement of voters in Republican districts, as is now sometimes done by failure on the part of interested officials to open the polls. It is also provided, and the provision is a most important one, that the canvassing board which shall make returns of the voting for Members of Congress shall be appointed by a United States Circuit Court Judge. The certificate of this board, when received by the Clerk of the House of Representatives, shall be *prima facie* evidence of the right to a seat in that body.

The whole aim of the proposed law is to secure fair elections, and it has not a single provision which can, under any condition of circumstances, operate harshly or arbitrarily upon any citizen or any party. That its passage would tend to largely abate the evils of fraudulent voting and unfair elections in some States there can be no doubt whatever.

WHY FARMERS SUFFER.

THE attempt of demagogues of the mugwump variety to impress upon the farming masses that the depression in agriculture arises from the policy of protection may mislead the thoughtless, but no observant man will for a moment be deluded by it.

The Dallas (Texas) *News* has been printing contributions from prominent Southern men identified with agricultural interests, respecting the decline in the value of farms and farm products. Professor Curtis, of the Agricultural College in Brazos County, in a communication analyzing the situation, goes to the root of the matter. He says part of the fault, so far as Southern farmers are concerned, lies with themselves; that they attempt to do business with too little capital, and by borrowing money embarrass themselves, so that in times of depression they are often compelled to sell their products, and cannot afford to wait till the market offers better returns.

Professor Curtis is decidedly of the opinion that it would be a great mistake for farmers to try to combine to regulate the prices of their own products. He says the fall in prices is a part of the natural decline felt in all branches of business from the abnormally high war figures caused by the scarcity of agricultural products consequent upon the withdrawal of a proportion of the producing class from the farm for active service in the field of battle. He says farmers should not undertake to make prices, but should look for greater returns by selling when prices go up, and that only a farmer who is financially easy, so that he can hold his products for a good market, can expect to realize the best prices.

Professor Curtis further speaks of the lack of system and proper knowledge of farm interests which is contributing toward the present depression in agricultural interests. He refutes the common statement that "any fool can farm." So far as the tariff is concerned, Professor Curtis, who is a Southern man, in a State that gives the largest Democratic majority, and which has produced the leading advocates of free trade, will not commit himself to the belief that tariff revision has anything to do with agricultural depression. He says: "I am willing to let free-traders and protectionists discuss this point to their hearts' content, and I must decline to take any part in such discussions, further than to say there are abundant facts to prove by fair logic each of the opposing theories, and until the correctness of one view is thoroughly proven by a thorough trial of both under similar conditions, it is simply a question of 'pay your money and take your choice.'" This is an important admission, considering the high standing of Professor Curtis and his strong free-trade environment.

Men who think, and do not suffer themselves to be led by the ranting of demagogues, have learned that our manufactures would be destroyed by opening our doors, either to the pauper labor of Europe, or, what is equally as bad, to its products. The purchasing population of this country, which has ever been the manufacturing population, would thus be deprived of the means with which to buy the products of the farm. In other words, protection has built up the greatest and best home market for farm products. It is true that agricultural interests have been so vastly developed by an incoming stream of immigrants, and by the natural expansion of our own agricultural population, that prices have fallen; but it must not be forgotten that one of the greatest factors in this decline—especially in the decline in wheat—is attributable to the vast increase in exports from the wheat producing countries of Russia, India, and others. The price of cotton has also decreased by reason of the increased product of India and Egypt, so that foreign competition, and not lack of foreign competition, has much more to do with the present depression in agricultural products than free-traders care to admit. From any view of the case the farmer may take, he will find that the policy of protection, which builds up the consuming class, is the policy that protects him and gives him a decided advantage over the foreign producers.

Farmers know full well that when times are good and wages high people are well fed, prosperous, and have plenty of money.

In other words, the American farmer finds his prosperity in an increase of the home market. Every blow struck at home manufactures is a blow straight from the shoulder at our agricultural interests. The arguments for protection are as plain as the nose on a man's face, and to meet them with nothing but sophistries and theories, and not with practical demonstrations, is an insult to the intelligence of the American people.

TOPICS OF THE WEEK.

REPRESENTATIVE C. A. BOUTELLE, of the Fourth Maine District, and Representative Nelson Dingley, of the Second Maine District, have been nominated for re-election to the House of Representatives. These gentlemen have acquired considerable influence in the House, and have served their constituents and the country faithfully and well, and their renomination must be accepted as a proper tribute to their worth and efficiency.

THERE have been during the last few weeks an unusual number of serious railway disasters, and it is impossible not to believe that a number of them were due entirely to criminal negligence on the part of the employés of the railroad companies. If the courts would make an example of some of the roads on which these accidents happen, and bring the really guilty persons to deserved punishment, possibly we might look for greater care and vigilance on railroads generally in the management of trains.

WE learn that a number of citizens of Pierre, in South Dakota, have been imposed upon by a person claiming to be the subscription agent of FRANK LESLIE'S ILLUSTRATED NEWSPAPER. We desire to repeat that we have no traveling agents, and that our only representatives in the West are Messrs. Palmer & Chapin, of Chicago, whose names appear at the head of our editorial column. Any representatives sent out by them invariably carry proper credentials. We will very cheerfully pay the charges necessary to secure the conviction of this enterprising Dakota rascal, and place him in the state-prison.

A DISPATCH from Topeka, Kansas, says that in several counties in that State the work of the special census agents who have been compiling the actual mortgage indebtedness has led to amazing revelations. It is found that farms are not nearly as generally and heavily mortgaged as had been predicted. The talk about the burdens of mortgages and debts upon Western farms was largely the product of demagogism. It was a favorite argument with free-trade stump speakers and newspaper writers. It was a libel upon the thrift and economy, as well as upon the honesty and intelligence of the Western farmer which we shall be glad to see the cold facts and figures of the census emphatically refute.

EVEN a convict has his rights. The law reaches out its hand to deal fairly and justly with every man, however lowly his station, however sinful his career. A special interest attaches to a suit—the first of its kind in this country—brought by a convict, Alex Schwartz, in the United States Court in the northern district of Florida, against the lessee of the convicts of the State penitentiary of Florida. Mr. Schwartz resides in Philadelphia, and was sentenced in Florida for bigamy. He charges that he was inhumanly treated by the superintendent of the convict camp, who employed him on a turpentine farm and deprived him of health by his cruelty. Schwartz claims \$20,000 damages, and the trial of this remarkable case will no doubt place before the American people the truth regarding the horrors of convict camp-life in some Southern States.

It looks as if President Diaz, of Mexico, has a mortgage upon the Executive office of that republic. The Mexican Congress, at its recent session, enacted an amendment to the Constitution which removes all obstacles to his re-election, and while this amendment must be ratified by a certain number of the State Legislatures before it can become legal, there is no doubt that public sentiment is strongly in favor of Diaz, so that this ratification is assured and he will be for the fourth time elevated to the Presidency. It will not be forgotten that when he made his first struggle for the place, some fourteen years ago, he was the earnest champion of the single-term principle. It can be said for him that he probably is better qualified than any of his contemporaries to guide the republic through the difficulties which still environ it. He is in real sympathy with the republican idea, while, so far as this country is concerned, his policy has uniformly been friendly, and there is little danger of a collision so long as he shall occupy his present position.

THE decision of the United States Supreme Court that liquor may be carried into any State and sold in the original packages without reference to local prohibitory or restrictive laws is leading to some very unfortunate results. The latest proof of this is furnished from Armstrong County, Pa., where a court has held that a dealer who had opened an original package store in a prohibition town, and was selling in defiance of the law, had a perfect right to do so, under the decision of the Supreme Court, and could not be punished for violating the local law. It is held that if this opinion is maintained in the State at large it will not be possible to prevent the sale of liquor in the original packages anywhere, and that, in point of fact, the high license paid by local liquor dealers will be money practically thrown away. The House of Representatives cannot too speedily pass the bill already passed by the Senate, which places liquor imported in original packages within the jurisdiction of State police power "on delivery by the common carrier to the owner or consignee."

TEXAS has some peculiar preachers. One of the clergymen at Fort Worth in a sermon took for his text the Spring Palace fire, and held that it was a direct result of retributive justice because a grand ball was being held in the palace on the night of the catastrophe. Considering the fact that the great majority of the visitors were simply present to see the exhibits, and that the ball had not commenced when the fire broke out, the minister's conclusion was illogical, to say the least. Another Texas clergyman, the Rev. Virgil Maxey, a Baptist evangelist, an-

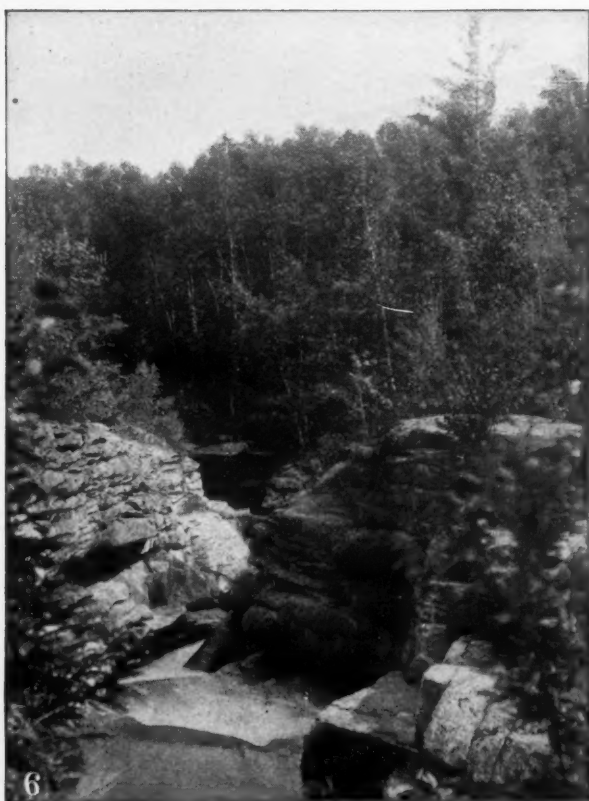
nounces that he proposes to preach on Sunday and play on the stage as an actor during the other six nights of the week. He holds that there is a natural affinity between the pulpit and the stage, and that they can be conducted so as to be valuable aids to each other. This original idea may make the Rev. Mr. Maxey a more successful evangelist than he has been, or it may make him a career on the stage. In either case, he probably imagines that his startling experiment will be of advantage to himself, if not to a sinful world.

THE Christian Endeavor movement, which has as its purpose the utilization of the concentrated energy of young Christians, is one of the most remarkable movements of the age. Its growth has been phenomenal. At the recent annual convention in St. Louis it was stated that the number of societies has during the past year increased from 7,672 to 11,013, having now a total membership of 660,000. Five societies have been organized every day of the year, and 70,000 associate members have during the same period united with evangelical churches. These statistics afford a striking proof of the potency of religious conviction when applied to practical work independently of denominational lines and upon a simple evangelical basis. This Endeavor society is in a peculiar sense the link between the Sunday-school and the church, and it has gathered up and consolidated the moral force and applied the intellectual capacity of very many thousands who but for its institution would have been unproductive factors in the sphere of morals. New York is still the banner State in the movement, having 1,800 societies with 100,000 members.

THE Compromise Pension bill passed by Congress may be regarded as a triumph of the liberal policy in dealing with the veterans of the Civil War. It provides first that dependent parents shall receive pensions whether their dependence existed at the time of the death of the soldier or not, and it grants a pension of not less than six dollars nor more than twelve dollars per month, in proportion to disability, to all dependent veterans who served three months or more. It also provides that every widow of men who served ninety days, either in the military or naval service, shall receive eight dollars per month, and orphans under ten years of age at the rate of two dollars per month each. It is stated that this bill will add 250,000 names to the pay-roll, and will increase the pensions of some 50,000 men now on the rolls, involving an estimated annual expenditure of \$50,000,000. On the passage of the bill in the House there were only fifty-six negative votes. The measure is certainly extremely generous, and it is to be hoped that we have reached the utmost limit of liberality in dealing with this question. The one objectionable feature of the bill is that it gives a ten-dollar fee to every pension agent whose services may be invoked under the act, instead of the five-dollar fee which was originally approved by the House.

THE extension of labor troubles in Europe, and especially in England, in recent years has become so serious that the London Chamber of Commerce has been induced to discuss methods for preventing strikes. The famous docks strike, it is said, resulted in great, and possibly permanent, loss to the business of London. The whole city was in fear, recently, when the gas-workers' strike was commenced, and the danger of leaving London in total or partial darkness was generally commented upon. The spirit of unrest developing with a socialistic tendency among the working-men abroad has aroused grave forebodings, and the fact that so dignified a body as the London Chamber of Commerce has been led to offer its mediation indicates that a crisis is apprehended. The plan of conciliation proposed by the London body is the formation of a committee to be composed half of employees interested in the conference and half of employers of leading industries. This committee is to be divided into groups, each particular group to act in case of trouble in one special industry. If this mediation results in failure, the matter in dispute is to be referred to the full committee to settle. It may be foreseen that such a committee, made up equally of representatives of both parties, would naturally divide equally upon a contested case. The chief merit of the proposition lies in the fact that it will prove the practicability of settlement by conferring mediatory powers upon a limited number, with full authority to act. If their action is made decisive, it will readily be seen that the prospect of mediation will be improved. In other words, it is easier for a few men to settle differences than for several hundred or several hundred thousand who may be interested in a dispute.

"It has come to pass, and the knowledge is now the common property of all, that the path of political preferment in this (Jersey) city and (Hudson) county leads through a corrupted and stuffed ballot-box." This was the language employed some days since by a Democratic judge in the county of Hudson, New Jersey, in sentencing a prisoner who had been convicted of illegal voting. The statement epitomizes the political situation in a county which has become notorious for its ring rule and its wholesale debauchery of the suffrage. It was shown in a recent investigation by a Senate committee that in the last general election several thousand fraudulent votes were polled by a conspiracy of Democratic election officials. In an investigation which is now in progress, into the recent municipal election, it has been shown that over 1,000 illegal votes were polled, and there is good reason to believe that the gentleman who was declared to have been elected to the Mayoralty was actually in the minority of the legal votes cast. We are not surprised, in view of these facts, to find the honest judge, whom we have already quoted, declaring that "if the courts and those officers of the law who stand true have not the authority and power to break up this conspiracy; if the ballot-box continues so corrupt that honest citizens cannot get the opportunity to correct and remedy the abuses by electing honest officials, then either wrong and anarchy will become law or the people will resort to that right which is inherent in them, and by revolution remedy these outrages." This language may seem to be strong and provocative of revolutionary methods, but it is the simple truth that in the community to which we refer it may yet become necessary on the part of the people to invoke the supreme law of the public safety, outside of statutory forms, for the preservation of the most sacred rights of the citizen.

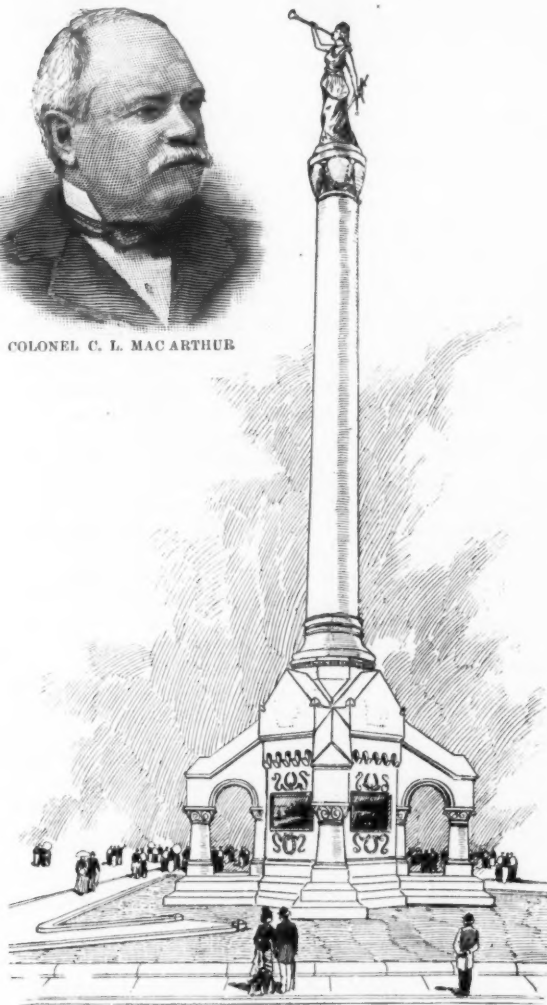


1. BLACK BROOK NOTCH, NEAR ANDOVER, ME. 2. "FOUR CORNERS," FIVE MILES EAST OF PUTNAM, CONN. 3. PUTNAM FALLS. 4. IN THE WOODS, THREE MILES EAST OF PUTNAM. 5. ON "FIVE-MILE RIVER," NEAR PUTNAM. 6. "BLACK BROOK LEDGES," ANDOVER, ME.

PICTURESQUE SCENERY IN NEW ENGLAND.—FROM PHOTOS BY E. F. WHITMORE, AMATEUR, PUTNAM, CONN.



COLONEL C. L. MACARTHUR



NEW YORK.—THE PROPOSED RENSSELAER COUNTY SOLDIERS' AND SAILORS' MONUMENT AT TROY.

THE GOVERNOR OF OREGON.

GOVERNOR SYLVESTER PENNOYER, of Oregon, is evidently not only a man of the people, but a wonderfully popular one, if votes count for anything in an election. Four years ago he was nominated for Governor by the Democratic party, and elected by between one and two thousand majority over the Republican nominee. In April last he was renominated, and while in the late election the Republicans carried the State (excepting the Governorship) by some 8,000 majority, Penoyer is re-elected by nearly 5,000 majority over his Republican opponent, Mr. Thompson, a gentleman of irreproachable character, morally and politically.

Mr. Penoyer was born in Groton, Tompkins County, New York, in 1831. His early years were spent on his father's farm, tilling the soil. Desiring to pursue a professional career, he entered the Law School at Harvard University, and was graduated therefrom in 1854. The following year, 1855, he removed to Oregon, and he has resided there ever since. He was admitted to practice in the inferior and superior courts, but seeing the splendid possibilities of the lumbering business, he exchanged noisy disputations

NEBRASKA.—HON. EDWARD K. VALENTINE, THE NEW SERGEANT-AT-ARMS, U. S. SENATE.
PHOTO BY BELL.

at the Bar for the hum of the saw, and has had no reason financially to regret doing so. For a brief period he was editor of the Oregon *Herald*, displaying therein ability as a writer.

A HANDSOME SOLDIERS' MONUMENT.

SOME time ago, while visiting a Texas city, Colonel C. L. MacArthur, of the Troy (N. Y.) *Budget*, saw a monument that had been erected by loyal men in Texas to the Union soldiers of the Rebellion. He was so struck by the fact that a Southern city thus manifested its patriotism, that he said to Mrs. MacArthur, who accompanied him, "If I live, on my return home I shall start a movement for the erection of a Union soldiers' monument in Troy, and I will not stop until it goes up." He was as good as his word, and on the 30th of May the monument's corner-stone was laid with impressive exercises. The citizens of Troy responded most heartily to the call for contributions, and among the most generous of them all was the Hon. John M. Francis, of the Troy *Times*, who sent to the committee his check for \$1,000. In all, the monument will cost not far from \$100,000, and Colonel MacArthur takes no little pride in the belief that it will be the handsomest soldiers' monument in the State, if not in the land.

MRS. JAMES R. McKAY.

A PROMINENT figure in Chicago society is Mrs. McKay, daughter of Nathan Mears, an extensive lumberman, and wife of the wealthy and influential James R. McKay, of the firm of Munger, Wheeler & Co., elevator and grain men. Mrs. McKay possesses all the qualities demanded in the exalted position which she holds. She is handsome, of distinguished appearance, is a brilliant conversationalist, and has a sunny disposition, with a charmingly unassuming manner. In person she is rather tall. Her hair is prematurely gray, and is a striking accessory to the pink-and-white fairness of the exceedingly youthful face. Her eyes are deep blue. While Mrs. McKay is a leader in Chicago's most substantial and wealthy circles, she is also a great favorite in the younger circle, and is quite a rival to the daughter, who is an acknowledged beauty and belle.

REPRESENTATIVE SOCIETY LADIES OF THE WEST.—XXI.
MRS. JAMES R. McKAY, OF CHICAGO.

person did not write as requested, principally because Stanley's letter had been so long reaching him that he did not believe a reply addressed to Athens would reach its destination. He has never heard directly from Stanley since, but he rejoices that the explorer's heart recovered from its wrench in Greece, and that it now beats in unison with that of a maid of England.

A BIT OF SHORE AT THOUSAND ISLAND PARK, ST. LAWRENCE RIVER.
PHOTO BY GEORGE H. MOWE, AMATEUR, WATERTOWN, N. Y.

HON. EDWARD K. VALENTINE.

EDWARD K. VALENTINE, of West Point, Nebraska, the new Sergeant-at-Arms of the United States Senate, is a native of Van Buren County, Iowa, where he was born on June 1st, 1843. He received a common-school education, learned the printer's trade, and worked at the same until the breaking out of the war in 1861. He served in Iowa regiments during the Civil War, and was twice breveted for "efficient and meritorious services." In 1866 he located in Nebraska, and was appointed Register of the United States Land Office at Omaha in 1869. Having studied law, he was admitted to the Bar and engaged actively in its practice until the fall of 1875, when he was elected Judge of the Sixth Judicial District, serving as such until he was elected to the Forty-sixth Congress. He was re-elected for the two following terms, and since his retirement has been in active professional practice.

STANLEY'S MAID OF ATHENS.

EX-SENATOR HENDERSON, of Missouri, is responsible for this new old love-story about Henry M. Stanley. Years ago, when Stanley was a young reporter on the St. Louis *Globe*, he was sent to describe the proceedings of a commission, of which General Henderson was a member, to negotiate treaties with several Indian tribes. In this way General Henderson came to know young Stanley very well. Years passed, and Stanley had entered the service of the *Herald*, and had described the war in Abyssinia. On his way home from Abyssinia Stanley stopped at Athens, and there he fell desperately in love with a young lady. He wrote a long letter to General Henderson describing his passion and its object, and declaring that he must wed this maid of Athens or abandon hope and life itself. He appealed to General Henderson to write him a letter, dated in the United States Senate Chamber, and recommending him to the favorable consideration of the guardians of his Athenian innamorata. General Hen-

OREGON.—HON. SYLVESTER PENNOYER, GOVERNOR OF THE STATE.
PHOTO BY CRAWFORD & PAXTON.

AFRICA'S MILLIONS.

In the present agitation over African affairs it is interesting to remember that there is within the area of the Congo State, which is thirty-three times that of Berlin, a population of 450 whites, about one-half State officials and employes, and the estimated number of natives within its borders is about 40,000,000; and in the whole Congo basin it is estimated at about 50,000,000. A writer in the *Forum* says: "Africa is about three times the area of Europe, or 12,000,000 square miles, and some writers estimate it to contain about an equal population—325,000,000 souls. The enormous trade developing there comes mainly from the narrow selva which separates the mountains from the sea. It has four great river systems: on the west the Congo, second only to the Amazon in the volume of its waters, and the Niger; on the north the Nile; on the east the Zambesi. These rivers once formed vast internal seas, which have descended by cataracts and cañons to the ocean, leaving great areas of wonderful fertility."

AT SEVENTEEN.

YOUR eyes are brown as a thrush's wing
Glimpsed through a covert of early spring.

Your face has the delicate olive hue
Of an autumn cloud that the moon shines through.

Your lips, where the roses would like to dwell,
Have the sensitive red of an ocean shell.

Your hair, half-curbed, has the dusky gleam
Of midnight touched by a morning dream.

Your form has an osier's supple grace
Released from the south wind's soft embrace.

WILLIAM H. HAYNE.

THE WATCHMAKER'S
AUTOMATON.

A Strange Story of a Remarkable Mechanism Discovered by a
Journalist Tourist in Germany.

BY FRANK W. KINNE.



HAD been traveling about Europe nearly two years writing weekly letters to a New York newspaper. Concluding that a month's rest would be beneficial, I went to Triberg. I chose this quiet and picturesque place because it was out of the beaten path of professional tourists. I stood, one evening, at the end of a pretty street, watching the shadows closing down upon this part of the world. Before me rose the gloomy pines of the Black Forest, full of shadows that grew darker as the evening advanced. I could

hear, afar off, the sullen roar of a waterfall, and I conjured up many folk-lore stories until the dark aisles of the forest were filled with elves, gnomes, and kobolds.

"Bah! I am getting nervous," I thought, and then turned to retrace my steps, for I craved the bread and cheese and beer that my good German landlady had laid out on a table in the garden for me awaiting my return. As I turned my heart leaped, for in my path crouched a man, seemingly about to spring upon me.

Quickly stepping back, I drew a small revolver from my pocket. He saw this and smiled—a devilish sort of a grin, however. He said, rather cynically:

"You are afraid of me; bah! Yet stop. Why not? I am hideous, don't you think so?"

"Well, since you ask so candidly, I'll admit that you could not successfully pass muster as a candidate to a beauty show," I replied, and I saw that he was a deformed specimen of what should have been splendid manhood.

"Aha! I like that. Everybody says 'Poor man'; they pity me. Come, give me your hand; I like you." And then, after a pause: "I will give you a present—a watch—to remind you of the handsomest man in all Europe—ha, ha!"

Seeing that he was pleased with my remark, I added:

"Upon my soul, sir, you are a remarkably jolly man for one so twisted and warped out of shape as you are."

"And why not? I am here, and here I shall remain until my works wear out. I enjoy the sunshine as much as you—possibly more. You have a handsome face and a shapely figure. No doubt the women love you. Uh! so they do me. My wife loves me. Oh, yes, I have a wife, and in beauty she is unsurpassed. Do you stop long here?"

"Yes; a week. Here is my card."

"Thank you. You are an American and a journalist. I think I will take my wife to America sometime; but excuse me, I am Peter Oestrich, the watchmaker."

So this was the great watchmaker of Triberg; a man of whom I had heard a thousand times as one of the most expert watchmakers in the world. I bade him good-night, after promising to call on him on the morrow.

Over my beer and lunch I asked Mother Kloss, my obese and good-humored landlady, if she was acquainted with Peter Oestrich.

"Oh, Crooked Peter; everybody knows him," chimed in Anna Kloss, the twelve-year-old daughter of the house. "He's like a dog: He's tallest when he sits down."

"Tish! Anna: 'tis not for you to answer the gentleman." Then, turning to me, the good frau said: "Yes, I know Peter well, yet I have not spoken with him this twenty years. He never speaks to any one. Poor Peter, he was once as handsome a man as ever was born, but he met with an accident, and it left him a cripple and awfully misshapen. Have you seen him?"

"Yes," I replied. "I talked with him, and he has invited me to visit his wife."

"His wife! Indeed, did he say that? Is the man married? To be sure he may be, for they do say that no one has seen the inside of his house for fifteen years. This is news. Dear me!" And the good mother hurried off to spread the news of the American gentleman who had been invited to visit the wife of Crooked Peter.

On the morrow at ten o'clock, after promising to reveal the secret of Peter's wife—how she looked and how she was dressed—to Frau Kloss, I repaired to Peter's house, a quaint, many-gabled house on one of the narrow side streets of the town. I opened the door of his workshop, where several girls and men were at work, very pretty in their picturesque costumes of red, black, and white.

"Is Mr. Oestrich in?" I asked.

"Sit, and I will see," said one whom I took to be a forewoman.

I sat down on a bench by the door, while she rang a bell by pushing a button on her bench. I could hear a faint tinkle above my head. In a moment a responsive tinkle was heard.

"He will see you, sir. Open that green door and go up the steps. Peter will be at the top to greet you."

I followed her directions and found them correct. Crooked Peter extended his hand and greeted me with:

"Aha! so you have come? I didn't know that Americans were so punctual. Be seated."

I sat down in an old leather chair that was an antique, the brass-headed nails being worn as thin as wafers, while the leather was as thin as tissue-paper.

"Do you sit here all day?" I asked.

"Yes, until nightfall; then I walk out. You met me last evening. Have you recovered from your fright?"

That same sneering, cynical laugh.

"Pshaw! I was not frightened; but say, how do you know what is going on in your workshop?"

"Umph! 'tis easy; see."

He opened a little door in his desk, and there, in a mirror, reflected in miniature, was his workshop, and every motion of the workers could be seen.

"It's an invention of my own; it is done with a series of mirrors."

Evidently the man was an eccentric genius.

Peter's room was a workshop, a bed-room, and a kitchen combined. Its furniture would have made a collector envious. I sat there noting these things while Peter was intently watching his girls at work. Finally he closed the door and said, musingly:

"Liza is a good girl; she works well." Then, turning to me, he said, abruptly: "I am pleased that you came. I like you because you did not laugh at me, neither did you pity me; but all Americans are not so. Come, I will tell you the story of my life. You are a journalist. It may be interesting for you to write after my works have worn out, and again it may not, but time hangs on your hands; as well sit here an hour as walk about the hot street. What say you? Do you wish it?"

"Yes; by all means. Is it a romance?" I replied.

"A romance, ha, ha! Yes, such a romance as Dante could write—a romance of an incarnate fiend. Tish! do not start. You must not be afraid of me. You could run a mile while I was crossing this room."

"Oh, I'm not afraid of you," I interrupted; "but you have such a confounded horrible way of expressing yourself that you startle me."

"Very well. Listen. I was born in 1839 in this house, and in this very room. I was not misshapen then. My dear sir, well do I remember the time when at village sports I could outdo the best of my playmates. Time passed on, and I became a workman, and then superintendent of my father's shop. One day a lady came and bought a watch. She was a stranger in the town, but I fell in love with her. I went to her hotel to learn that she was a countess, and had left for Hornberg an hour previous to my inquiry. Thither went I. I saw her and spoke with her. I asked her to grant me a few minutes' conversation. She did so, and I told her of my love. Ha! I was mad. She laughed at me."

"What!" said she, "the son of a Triberg watchmaker has the audacity to love me?"

"I told her that my love was that of an honest man, but she laughed, and called it a joke, and went away to make merry with her friends over my broken heart. I turned away from her with my brain on fire. I loved her still. What she said was true. I could not gainsay that. Why should I, a tinker, aspire to the hand of a countess? It was useless, and life was not worth the effort of living. I resolved to end it. I climbed the cliff whose precipitous sides frowned down upon the city. In the distance I saw the carriage of the countess rolling up the dust in the road that winds about the foot of the mountains and up the valley. I could distinguish the glint of the sun on her red sunshade. My resolve was made, and I threw myself over the precipice. I have often thought that the fool-killer ought to have come along just then and made a good job of it. Look at me now. Look at my broken back, my crooked limbs, and my scarred face. This is the result of my fall. When I recovered consciousness I was in bed in this room, two weeks having elapsed. My father had secured the services of the most eminent physicians in Europe, and they saved my life."

"But—"

"Stop. I am not done yet. While I was convalescing, my father gave me tools and material, and I constructed a watch. I was three months working on it, and at last it was finished. But it would not run, and why? Because the works were incomplete. In one side of it I placed an infernal machine, I think the first one that was ever made of clock-work. Upon winding the watch it would explode, and woe to the person who wound it up. It was a token of my love for the Countess Wimpfen. Ugh! how I hated her, for was she not the cause of my damning misfortune. Finally I was able to hobble out with my face between my knees. I did not mind it much, but it made me angry, the pity that I received from friends. Bah! I wanted it not. I sent the watch by post. Here, read this."

Unlocking a drawer of his desk, he drew out an old book, from between the leaves of which he took a clipping from a Berlin newspaper. It read:

"A dastardly attempt was made yesterday upon the life of Countess Wimpfen. A box was received by mail which contained an elegant watch. The countess was delighted with the present, thinking that it came from her betrothed, and at once proceeded to wind it up. It was a deadly contrivance, as it exploded, tearing off both the countess's hands, putting out one of her eyes, and scarring her face in a horrible manner. The police are actively engaged in unearthing the rascally assassins, but it is feared that they will never be found, as the wrapper of the package cannot be found."

Not being a German scholar, I was quite a while reading the clipping, and I felt Peter's eyes on me in a manner that made me decidedly uncomfortable. I laid the clipping down on the arm of his chair, and as I did so, he asked:

"Is it a romance, dear sir?"

"I have a good notion to inform on you!" I shouted in my excitement.

"Pooh! you are my guest, and you must keep the secrets I tell you. Come, I will show you my wife."

"Is your wife a curiosity?" I asked, somewhat surprised at the manner in which he spoke.

"You will think so when you see her. You will know her when you see her, too—ha, ha!"

That devilish laugh again. Dropping from his chair to the floor, he hopped, frog fashion, over to a curtained doorway that I thought hid a shelf of dishes, and drew the curtain aside.

"Come," was all he said.

Inside the room all was different from the work-room and kitchen. A bright carpet was on the floor, several rare paintings were hung upon the walls, and in the centre, lying on a bed that was beautiful with its polished brass mountings and fine lace coverings, was a woman asleep. Peter crept to the bed and pulled himself upon it. I stood in the doorway, mystified over the strange scene.

"Come here," demanded Peter, in a sharp, irritable voice. Striding over to the bedside, I saw a woman with fair hair and a face that, but for a horrible jagged scar that reached from the chin to the temple, would have been divinely beautiful. Peter slowly turned down the coverlet and lifted an arm. Heavens! the hand was gone; cut off just above the wrist. The other hand had lost the thumb and fingers.

"Do you know who my wife is now?" asked Peter, looking leeringly up into my face. Controlling myself, horrified though I was, I answered, coolly: "Yes; it is the Countess of Wimpfen."

"You are right; but I see she has nearly run down. In a moment I will wake her up."

Then, rolling off the bed, he took a key from his pocket, pulled a small box from under the bed, inserted the key and began to wind. For fully five minutes he steadily turned the key, until a bell rang and he desisted. I was completely nonplussed at what I was witnessing. He climbed upon the bed again, and said:

"That is my electric battery. It's an invention of my own whereby I can store the fluid for a thousand years, merely winding it up to reverse the poles and thereby bringing it to its original strength again. I think I will get it patented."

The fellow was as cool as a cucumber, while I was worked up to such a pitch that the perspiration oozed from every pore. I was about to speak when a warning "Sh-h-h" from Peter attracted my attention to the countess.

I saw her eyes open and her breast heave. Her eyes rolled about and then became fixed on mine with what I thought to be a questioning look; then they wandered to Peter's. The lips moved, but no sound came from them.

"Is she paralyzed?" I asked, in a whisper.

"Yes; I guess she is. She has been dead for fifteen years," Peter replied, never taking his eyes from hers.

"Are you a fiend?" I shouted, in my excitement.

"Yes; I guess I must be," was the cool rejoinder, and then he bent over and kissed the moving lips.

"I do not believe she is dead. What causes her lifelike appearance?"

"I cause it. See those eyes? Listen." Here he took the key used to wind up the battery and tapped her eyeballs. They gave back a ringing click. They were glass.

"You see they are glass. Feel her skin."

I did so. It resembled a piece of soft satin.

"It's nothing but skin," he continued. "I made her what she is. Come, you have seen enough; let us go."

With feelings of wonderment, aversion, and almost fear, I followed him from the room, and when once again seated in his work-room, he said:

"What you have seen is known by no living soul but you. The countess was betrothed to a young baron, who, when he learned of her disfigurement, broke off the match. She died of a broken heart, and was buried in the family vault. That night I took her body away. I preserved it as you now saw it. I was four years making the mechanism that keeps the semblance of life within her empty skin. Her heart beats, her pulses throb, and she can do everything but speak and walk. Now I am at work on a mechanism whereby I may be able to hold a conversation with her. My love has returned. I love her the same as when I ruined my shapely form over the crags at Hornberg. It's my only pleasure in life. Keep my secret until I am dead."

He handed me a small packet and bowed me out, not vouchsafing another word. The packet contained a watch which has been valued by a prominent New York jeweler at one thousand dollars. Yet it is not as large as a quarter of a dollar. I keep it as a memento of a man who was a remarkable genius, but who I sincerely believe was a lunatic.

A few days ago I received a letter from Mother Kloss, informing me that Crooked Peter was dead, and that he gave all of his property to the poor of the town. What became of his automaton I do not know.

LIFE INSURANCE.—ANOTHER FAILURE.

THE failure of the American Life Insurance Company of Philadelphia, and the revelations following that failure, justify every word of criticism that I have uttered against insurance management as it is conducted to-day. The American Life, it is calculated, has lost nearly a million dollars that was loaned on worthless collateral. The policy-holders, now that the rottenness of the concern has been exposed, have passed a resolution to make a thorough investigation of the matter with a view to discovering whether anybody can be prosecuted for breach of trust. As the investigation of the Insurance Commissioner discloses a long list of loans made on worthless securities, and to persons who had no capital to invest and were the mere dummies of their masters, it seems to me it would not be difficult to find plenty of evidence upon which to base an indictment by which the guilty persons could be prosecuted.

But the point I raise is—Why was not an examination made before the million dollars of the company's moneys were wasted or stolen? Did the Insurance Commissioner of the State of Pennsylvania do his duty? And did the policy-holders do their duty in implicitly trusting their officials without making a careful scrutiny of affairs? If the policy-holders of every insurance company would organize and appoint a committee to investigate once every year the condition of each company's affairs, I guarantee that a good many concerns would be forced out of existence, and the unbusiness-like and destructive methods of many others would be completely changed.

What is every one's business is nobody's business; one policy-holder waits for another to act. It would be the easiest thing in the world—far easier than the organization of an insurance company—to organize the members of every life-insurance association in each city or county, and make these local organizations members of a State, or even a national body. There would be

little or no expense incurred; it would lead to a reduction of premium rates; and, I am inclined to believe, in the end would lead to the organization of the strongest mutual co-operative life association ever known.

This seems to be a season when reckless insurance managers are having their hands quite full. The Phoenix Mutual Life Insurance Company of Connecticut, just fallen into the hands of its policy-holders, has gained a suit against its former president, Aaron C. Goodman, to recover \$100,000 excessive dividends that, as alleged, he drew on his stock when the Phoenix was a stock company, and when Mr. Goodman held a controlling interest. It is said that the other directors who voted dividends in excess of the stipulated six per cent. have voluntarily restored them to the company, but that Mr. Goodman has failed to come to time. The Phoenix in the hands of its policy-holders seems to be aggressive as well as progressive. May the good work go on.

The "grippe" was an expensive experience for the life insurance companies. Twenty-nine of them have reported that over a million of their losses last year was attributable to the "grippe." It is stated that the increase of death attributable to influenza reached one to every 2,000 policy-holders, and that twenty-five per cent. of the death loss during the first quarter of 1890 was from "grippe," bronchitis, and pneumonia. Epidemics are always expensive things for insurance companies, and they have been the cause of the dissolution of more than one association. The effect of "grippe" upon the weaker companies has not yet been fully felt; no one knows the strenuous efforts that some are making to keep their heads above water.

I hope sincerely that my many readers and correspondents will not think my delay in answering some of their questions is because I do not intend to respond. Every question addressed to me in good faith will be properly recognized, and as promptly as I can find time for recognition. So many inquiries have come to my desk of late, and some of them of so complicated a nature, that I have been unable to dispose of them all. However, as rapidly as I can, all will be answered.

The Hermit.

A LOST PARADISE.

GREEN fields and young faces,
Sunshine and flowers—
Ah, in far-off fairy places,
Once they were ours!

Now, when cares and crow's-feet thicken,
Brown locks are gray,
Do the hedgerows somewhere quicken,
Flushing with May?

Are the buttercups as golden?
Do the harebells chime,
In those meadows of the olden,
Blessed time?

Look, how cold that sky above us!
Ah, me! to walk
Where the daisies know and love us,
And the sparrows talk!

Hush! the wistful children heed us,
Pausing in their play!
Darlings, take our hands and lead us—
You know the way.

FREDERICK LANGRIDGE.

THE HERO OF THE TEXAS FIRE.

WE give herewith the portrait of Mr. A. S. Hayne, who was at once the hero and the victim of the fire which recently destroyed the Texas Spring Palace at Fort Worth. Mr. Hayne was in the palace when the fire broke out, and was one of the first to address himself to calming the panic-stricken women and children. As the panic, however, increased, and it seemed probable that many would be burned to death, Mr. Hayne gave himself to the work of rescue. He picked up fainting women and terrified children, and dropped them out of the second-story windows into willing arms waiting to receive them below. After all



A. S. HAYNE, THE HERO OF THE TEXAS SPRING PALACE FIRE.

had left the building but Mr. Hayne and one woman, who had fainted, the flames enveloped the entire building. The fainting woman was several feet away from the window and her dress

was already ablaze. The hero did not hesitate a moment, but ran to her, picked her up, and, without a thought of self, leaped from the window with his senseless burden in his arms. His clothing was ablaze, and in the fall he broke several bones. He died three hours later, but his name will long be cherished as that of one who gave his life for others.

SILVER AND THE RISE IN VALUES.

FRANK LESLIE'S ILLUSTRATED WEEKLY:

THE common sense of the people sees that with the increase of the population since the war, there has been no increase in the currency. The National banks since 1883 have retired more of their notes than the amount of the silver certificates issued by the Treasury under the Bland bill. Professor Sumner, in his very able argument, says if the people have not money enough they can get more National bank-notes; but how can they get them if the banks refuse to deposit bonds or greenbacks against new issues? Mr. Sumner denies that more money enhances values, and yet he states "that the wave of upward prices produced by the discovery of gold in Australia and California, taken together with a number of other financial causes since 1850, has spent itself, and that prices have about returned to the line of 1850." This certainly is a pessimist view of the situation. Has there been no progress since that time in the wealth and population of the country? Are we always to stand still, dependent on the discovery of another gold bonanza, and when that comes, are we to have a sudden and tremendous reaction from the depression of contraction? Certainly there is not much stability in such a mercurial system of finance. I deny that the amount of silver "has increased in use during the past twenty years," as stated by Mr. Sumner. Does he mean that it has increased in use as coin? It is a self-evident proposition that silver has decreased in use as money or coin, for Germany has demonetized silver and France has stopped coining silver. And by a conspiracy which was, in the language of Senator Stewart, of Nevada, *the crime of the century*, the United States surreptitiously demonetized silver in 1873. It is a well-known maxim that use gives value, and this is certainly most true of the precious metals. If diamonds should be found to cause illness the price would decline fifty per cent. in a short time. How absurd, then, to claim that silver, which is virtually outlawed as coin by England, France, Germany, and the United States (which last produces one-third of the silver of the world), is not artificially depressed and the price controlled by a few bankers in Lombard Street.

EUGENE BLOODGOOD BEEBE.

THE LOUISIANA LOTTERY STRUGGLE.

THE struggle for the extension of the Louisiana State Lottery has not been without striking incident. One of the expedients resorted to by the lottery people has been to compel the legislative opponents of the scheme to give it their support through pressure from their suborned constituency, and where this failed, to demand the resignation of the recalcitrant individuals. Thus, Colonel Euclid Borland, a representative of one of the Baton Rouge districts, who was asked by 1,600 white voters to support the lottery and indignantly refused to do so, was waited upon with a demand that he should step down and out, accompanied by a menace as to his future. Not at all alarmed, the colonel informed the gentlemen who sought to pervert him that, having been elected for four years, he proposed to stand by his guns and serve out his term, adding that if his place was then wanted it would be open for anybody who could get it. Failing to convert him to their purpose, the lottery people then began to pelt him with all sorts of abuse; but as he is a man of wealth, and has been conspicuous in affairs, and is withal of a good fighting stock, it is not likely that he will be driven from his position. The spectacle of 1,600 white voters in one district uniting to compel their representative to give his support to a swindle without parallel in our history, is one which is not calculated to beget a very high estimate of the average morality of that particular community.

NEED OF PERSONAL CHARITY.

THE need of personal charity was the subject of a very interesting discourse recently preached at the Conference of Charities and Corrections at Baltimore by the Rev. Alexander Mackay-Smith, Archdeacon of the Protestant Episcopal Church of New York. He said, with great truth, that false notions of self-respect have caused a deep gulf between the rich and poor, and that the greatest sin of the church membership of to-day is that it is always seeking association with the highest society and refusing to seek a knowledge of the lowest. In our time, and in our land, the possession of wealth is usually recognized as the certificate of social distinction. This has given rise to some very crude notions regarding society. In other lands talent and birth, education and distinguished accomplishments, win social recognition. Here, unfortunately, wealth is the first, we might almost say the chief, requirement. It is natural that, from such a condition of things, strange perplexities should arise. For instance, not infrequently an illiterate man suddenly finds himself the possessor of large wealth. His children at once seek social recognition and seek also to forget their humble origin. Strangely enough, it is in this class, bred in obscurity and born of illiteracy, and often cursed by wealth, that we find the fewest impulses of philanthropy and the greatest hardness of heart. It would seem that the heart that bled in adversity would in the day of its prosperity bleed for others to whom prosperous times have not and never can come; but, as a rule, the greatest benefactions in the shape of public bequests are left in America by men and women of refined antecedents, while the coarser-grained millionaire has little use for charities or churches.

THE GROWTH OF AMERICAN CITIES.

WE shall publish shortly a striking exhibit of the growth of American cities from 1790 to 1890, by F. W. Hewes, author of "Scribner's Statistical Atlas of the United States," and "Citizens Atlas of American Politics." Mr. Hewes was asked by the Superintendent of the Eleventh Census to take charge of the preparation of maps and charts to accompany the census reports, but other engagements made it impossible for him to accept.

AT HOME AND ABROAD.

THE cholera has appeared at Puebla de Rugat, in Spain, and a number of deaths have occurred.

THIRTY-ONE miners were killed by an explosion of gas in the coal mines at Hill Farm, near Dunbar, Pa., on the 16th inst.

THERE is great destitution in Japan owing to the failure of the rice crop, and the natives are being fed by Japanese noblemen and foreigners.

THE bill for the erection of a \$40,000 public building at Tuscaloosa, Ala., where the postal receipts amount to less than \$7,000 a year, and a post-office is now had at a rent of \$275, has been vetoed by the President.

A COLORED man sent by the Louisiana Lottery Company into East Feliciana Parish for the purpose of influencing the negro voters in favor of a lottery candidate for the Legislature was caught by some of the anti-lottery people and hanged.

A SPECIAL session of the Illinois Legislature has been called for July 23d to consider the question of submitting to the voters of the State a proposition to so amend the Constitution as to permit Chicago to issue \$5,000,000 bonds for the World's Fair.

THE St. Petersburg police have discovered a wide-spread conspiracy against the Czar's life. It is said that the imperial palace at Gatchina is undermined, and the guards at all the palaces have been doubled. Several arrests have been made.

A MEMORIAL tablet of Professor Arnold Guyot has been presented to Princeton College by a member of the alumni of that institution. The tablet is a three-fourths Roman bust, placed on part of a boulder from Switzerland, in the study of which Guyot made his fame.

THE Austrian War Minister has announced that a considerable increase of the army will be necessary "to preserve peace," and that the cost of this increase will amount to from 80,000,000 to 100,000,000 florins. How these people of Europe do pay for the luxury of being king-ridden!

A CENSUS enumerator in Richmond, Va., has found a colored woman, named Martha Gray, who has had thirty-seven children since 1868. She has had triplets six times, twins six times, and seven others singly. She is now living with her third husband, and of the thirty-seven children but one survives.

A BILL has been reported in the House of Representatives from the Committee on the Judiciary, prohibiting aliens from owning or acquiring title to lands in the United States. This measure is said to be aimed at foreign landlordism in this country, which seems to have got a foothold in some places.

THE fourteen regular appropriation bills, as reported to the House of Representatives, aggregate an expenditure of \$306,000,000, an excess of \$35,000,000 over the appropriations for the current year. This excess is nearly all accounted for in three bills: Pension, \$18,000,000; Post-office, \$12,000,000; and Naval, \$2,160,000. The other \$3,000,000 result from the expansion incident to the growth of the country.

IN a recent investigation in the Massachusetts Legislature of charges of corruption in connection with certain measures, it was stated by one or two witnesses that the value of Senators in that State rates at about \$10,000 apiece. It does not appear that this sum was paid in any case, but it rather shocks one to know that in the good old State of Massachusetts ground should exist for such an opinion as to the possibility of legislative purchase.

MR. WHARTON BARKER, of Philadelphia, has organized a great American and European banking company, with a capital of \$25,000,000, one-half of which is to be issued at once. The company will conduct a general financial business, and its board of directors includes leading financiers of this country and Europe. The principal offices of the company will be in London and Philadelphia, and there will be branches in Paris, Vienna, and other continental cities.

IN the recent Democratic State Convention in St. Louis, the Farmers' Alliance seems to have captured the principal nominations for State officers, defeating the old politicians who have heretofore run things according to their own sweet will. The farmers appear to be aspiring to the control of both political organizations in the West and Southwest, and there is likely to be a readjustment of political conditions in very many of these States before the next Presidential election.

CALLING names is not only undignified and childish, it is low-bred and contemptible, from any aspect of the case. The Boston Globe recently interviewed the members of the Democratic State Convention at Burlington, Vt., as to their opinion of President Harrison. Several of these delegates were foolish enough to denounce the President with unprovoked coarseness of speech. One called him "a nobody;" another said, "he is the smallest man ever in the White House;" a third said, "he is an old woman." Others, in a feeble attempt to be witty as well as vulgar, spoke of the President as "at his best as nurse of Baby McKee;" while another declared that "Harrison's head is too small for 'Grandpa's hat.'" The trade or profession of politics has sadly degenerated when delegates to a State convention substitute such childish talk as this for logic and candid discussion, in considering men and events in the world of politics.

THE last few weeks have witnessed the commencements of all our colleges, and many hundreds of graduates have now been turned loose and are enjoying the honors they have achieved by hard study. At Vassar, where the young ladies most do congregate, forty-six graduates have stepped down into practical life. Many of the essays read by the lady graduates were marked by great ability, and the commencement was a most enjoyable occasion. Vice-President Morton and other distinguished people honoring it by their presence. Columbia College graduated one hundred and seventy-nine students from the School of Medicine, thirty-nine from the School of Arts, and four from the School of Political Science; while the other departments were well represented in the graduating classes. Princeton sent out one hundred and forty-one of its sons to maintain its reputation in all walks of life. Among the honorary degrees conferred by Princeton was that of LL.D. upon the Governor of North Carolina and Francis H. Snow, Chancellor of the University of Kansas. The Military Academy at West Point graduated fifty-four cadets.

OUR ALASKA EXPEDITION.

PYRAMID HARBOR, CHILKAT INLET,
Lat. 59°08' N.; Long. 135°28' W.,
May 4th, 1890.

THE exploring expedition sent out by FRANK LESLIE'S ILLUSTRATED NEWSPAPER to traverse and, as far as possible, map the interior of Alaska, arrived here to-day on the United States steamer *Patterson*, twenty-four days out of San Francisco. The season is over a month behind, but nevertheless the auspices under which our work will begin promise to be favorable. Mr. Wells had left the party at Victoria, British Columbia, and forged ahead as a kind of advance guard, to prepare for our march by



OFFICERS OF THE U. S. STEAMSHIP "PATTERSON."

securing guides and Indian carriers. He had made his headquarters at the trading-post at Chilkat village, and when Mr. Glave and myself stepped ashore we were received with a sort of maudlin military display, in which some half-hundred natives, attired most eccentrically, participated. All is now ready for a start, and when this letter is being read, we shall have crossed the water-shed and shall be well initiated into the pleasures of Arctic travel. We are here at the foot of the White Mountain range, and every water-course is the home of a glacier. The snow-line has been rather grasping, and includes everything in sight down to tide-water line. The snow along the beach is knee deep and soft, and toward Chilkat Pass it seems to be still deeper. It will be necessary, therefore, to open proceedings on snow-shoes. With these useful but treacherous aids to locomotion we are now supplying ourselves, and the entire caravan will get under way in a day or two.

The United States Coast and Geodetic Survey steamer *C. P. Patterson* has been the home of the main body of the expedition ever since our departure from San Francisco, and it has been a pleasant home. She is the largest vessel employed in the Survey, is 175 feet over all, barkentine rigged, and supplied with auxiliary steam engines. The *Patterson* was built especially for service in Alaskan waters. She is therefore stanch and comfortable, and affords conveniences unusual in a vessel of her size. This year the ship will survey Lynn Canal, remaining in these waters for six months or more. The work is under the direction of her captain, Lieutenant-Commander H. B. Mansfield, whose officers are Lieutenant E. J. Dorn, executive officer; Past-Assistant-Surgeon H. T. Percy; Assistant-Engineer T. F. Carter; Ensign H. C. Poundstone, navigating officer; Ensigns G. R. Stocum, Joseph Strauss, W. H. Foust, and F. W. Jenkins, watch officers; W. L. Ford, J. George Smith, and J. C. Dornin, draughtsmen. Of these gentlemen we had the good fortune to secure a photograph, a print of which accompanies this letter. It represents a body of high-minded, energetic young men, whose mental equipment fits them eminently for their work, and of whom any navy would be proud. Their hospitality was unexceptionable.

The officers of the Alaska Expedition arrived at San Francisco Sunday evening, April 6th, with the encouragements and hearty farewells expressed by numerous friends at points throughout the United States still ringing in their ears. The time in the "Bay City" was occupied with the purchase of tons of provisions and supplies. We were also joined there by two of our men, John Dalton and Frank B. Price. Both have been identified with previous explorations in Alaska. Mr. Dalton has visited all known parts of the Territory, and is an expert hunter and mining prospector. His name will probably be remembered as figuring on the list of explorers who, under Lieutenant Schwatka and Professor William Libbey, Jr., attempted an ascent of Mount St. Elias several years ago. Mr. Price, on the other hand, was one of Lieutenant George M. Stoney's party, and took part in their great sledging tour through Arctic Alaska. He was the sole companion of Ensign W. L. Howard, when the latter made his famous march from Fort Cosmos, Lat. 67°10' N., Long. 150°50' W., to Point Barrow, on the Arctic Ocean, at the time when the natives refused to accompany Lieutenant Stoney over the same route.

On the morning of April 10th, a typical California forenoon, with its clear, blue sky, its laughing sun, its perfumed air, the *Patterson* weighed anchor and steamed slowly out through the Golden Gate, preceded by the beautiful new United States cruiser *Charleston*, of our new navy. The pride of San Francisco boomed ponderously as she passed the forts, and our hand-

some ship glided gracefully through the clouds of smoke which the *Charleston's* big guns left hanging like fog on the water. We parted company outside Fort Point, and took our course to the north. The same afternoon we were attacked by a northerly gale, and kept punching away at a head-sea and head-wind for five days. Then came our long sail over the calm, cold water of the great inner passage to Alaska, a tortuous series of straits and sounds about 900 miles in length. The beauties of this run have been described too often to need reiteration. The impression Nature gives you here is not one of joy, but one of awe. The precipitous bluffs towering within a stone's throw are sombre and dignified with their dense growth of firs, gray with age. The bleak fields of snow on the summit, and the inky reflections in the water at the foot, inspire a sense of loneliness. Man has made but little effort to disturb this melancholy solitude. There is an occasional salmon cannery, but the white-washed buildings show no sign of life at a distance, and remind one of grave-stones in a cemetery. Now and then an Indian village squats stoically among the cedars whose "ever-green" has faded to brown, and these savages, with exasperating contrariness, place their living in the most gloomy habitations, and plant their dead in the gaudiest of graveyards. The native mausolea have absorbed a large proportion of the population this winter, owing to the efforts of "La Grippe," and are consequently resplendent with flags, banners, "suns," and "totumpoles."

The *Patterson* is preparing to get under way for the south, and this letter goes with her. To-morrow we shall leave our Indian friends and cut our way through the crescent of snow-peaked mountains which surround us.

ALFRED B. SCHANZ.

PYRAMID HARBOR, ALASKA, May 6th, 1890.

It has not proved an easy matter to engage a force of Chilkat Indians to act as packers for the LESLIE expedition. The Chilkats at Pyramid Harbor were averse to packing, even for good wages, and did not want white men to use their pass into the interior. "Salmon soon be here," said they, "and then we make big money."

It was learned by inquiry of the cannery superintendent, Mr. J. G. Laws, that natives last summer individually earned from eight to ten dollars per day, when at all industrious, by spearing salmon at ten cents apiece for the three rival cannery concerns in the harbor. To this comfortable income they added the extortions secured from steamboat tourists for Chilkat blankets and trinkets, and were amply able, financially as well as physically, to keep in a half-drunken condition for the remainder of the year. At the present time most of them are out of funds, but are looking eagerly forward to the return of fat tourist pocket-books, and the yet fatter salmon.

Accordingly, although it was advertised throughout the Indian settlements in the harbor that a good price would be paid for packers by the white man who had arrived, and who wanted to visit the interior of the country, no offers of services were made, and a diligent personal canvass and solicitation met with no better results. "Go over to Chilkoot. You get plenty of Indians there," advised one aborigine. This course was possible, but as the Chilkoot Indians would only pack over their own pass—the Chilkoot—and it was desired in the case of the FRANK LESLIE expedition to enter the unknown territory to be explored by way of the Chilkat Pass, the proposition was rejected. These passes are geographically close together, and either can be used as an entrance gate, but the Chilkat is the most direct. The Chilkats, noted as the most aggressive natives of Alaska, have from time immemorial jealously guarded their pass from intruders, preferring to keep to themselves the valuable fur trade with the interior Stick Indians, who live near the Copper River. This hostility to intrusion, combined with the fact that it is very difficult to traverse the Chilkat Pass, has served to keep back mining prospectors and fur traders. Only one white man, Dr. Krause, of Berlin, has ever been as far as the summit of the Chilkat Pass, and he then turned back.

Failing to secure promises to pack from any of the Indians, canoes were hired to take the LESLIE expedition up the Chilkat River as far as the pass.

This morning the canoes were launched, the provisions and outfit placed aboard, and everything made ready for the start. Pete, another Indian, now appeared in his canoe to accompany the expedition as a packer, thus increasing our flotilla to three craft. Some of the natives who are to act as helpers in working Dave's two canoes up-stream have also agreed to carry packs for the expedition from Klockwan, the Indian village above, and it is expected that a sufficient number of additional packers can there be secured to put the expedition afoot into the interior.

KLOCKWAN, ALASKA, May 12th.

The expedition reached here without accident. The next letter will be illustrated by photos of scenes on the trip up to Klockwan.

E. H. WELLS.

PERSONAL.

THE family of President Harrison have taken possession of their cottage at Cape May for the summer.

THE Russian Czarewitch will start on a tour of the world on August 1st. He will return by way of the United States.

THE Democrats of South Dakota have nominated Morris Taylor for Governor on a platform opposing all sumptuary legislation.

THE Republicans of Maine have nominated Governor Burleigh for re-election. In the Third Maine District Representative Seth L. Milliken has been renominated for Congress.

REPRESENTATIVE MCKINLEY is a poor man, though he has been thirteen years in Congress. He occupies two small rooms in a hotel. He is a hard and conscientious worker.

REV. JOHN ATKINSON, of Benton Harbor, Mich., is said to be the oldest living preacher in the United States, and perhaps in the world. He was born in Flemington, N. J., in 1797, and was licensed to preach in the Methodist Church in 1814.

STUMM is the iron king of Germany. He owns enormous foundries at Neunkirchen, where over nine thousand men are employed. None of his workmen may get married, change their place of residence, or join a society without his permission.

W. H. DOANE, the hymn-writer, is manager of an iron foundry in Cincinnati. A contemporary says of him that "he can superintend the making of a big casting and then cast himself into a religious frame and cast off a hymn that will bring him \$25."

SENATOR HEARST'S Washington house contains seventy rooms. So far \$170,000 has been spent in furnishing it, and this is said to be only a beginning. Thirty years ago the Senator occupied an attic room in a Missouri farm-house, where he was working for his board.

THE King of Siam has a private fortune of \$50,000,000, with an annual income of \$10,000,000. Of course the temptation of a man with this wealth to require everybody to approach him on all fours is very great, and yet the Siamese monarch has lately abolished this custom.

R. W. WRENN, general passenger agent of the East Tennessee, Virginia and Georgia Railroad, and one of the "good fellows" of the world, was a telegraph-operator during the war, and took from the wires the message from General Lee to Jefferson Davis announcing that Richmond must be evacuated.

DISTRICT-ATTORNEY FELLOWS, of New York, has dismissed the proceedings against another batch of the hoodling aldermen who have lately returned from Canada, including John Keenan, known as the "Prince" of the gang. Keenan is estimated to be worth not far from \$1,000,000. He made his beginnings in the liquor business and through his political connections, but he has enlarged his fortune by legitimate investment.

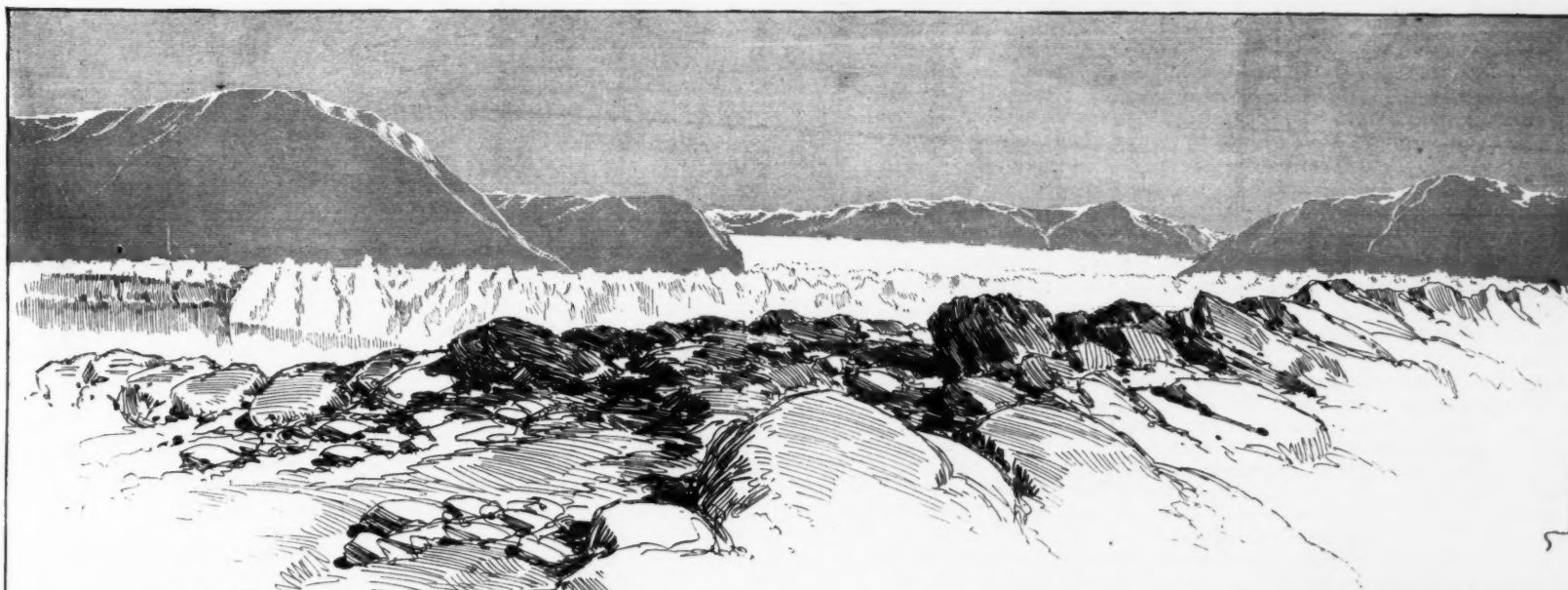
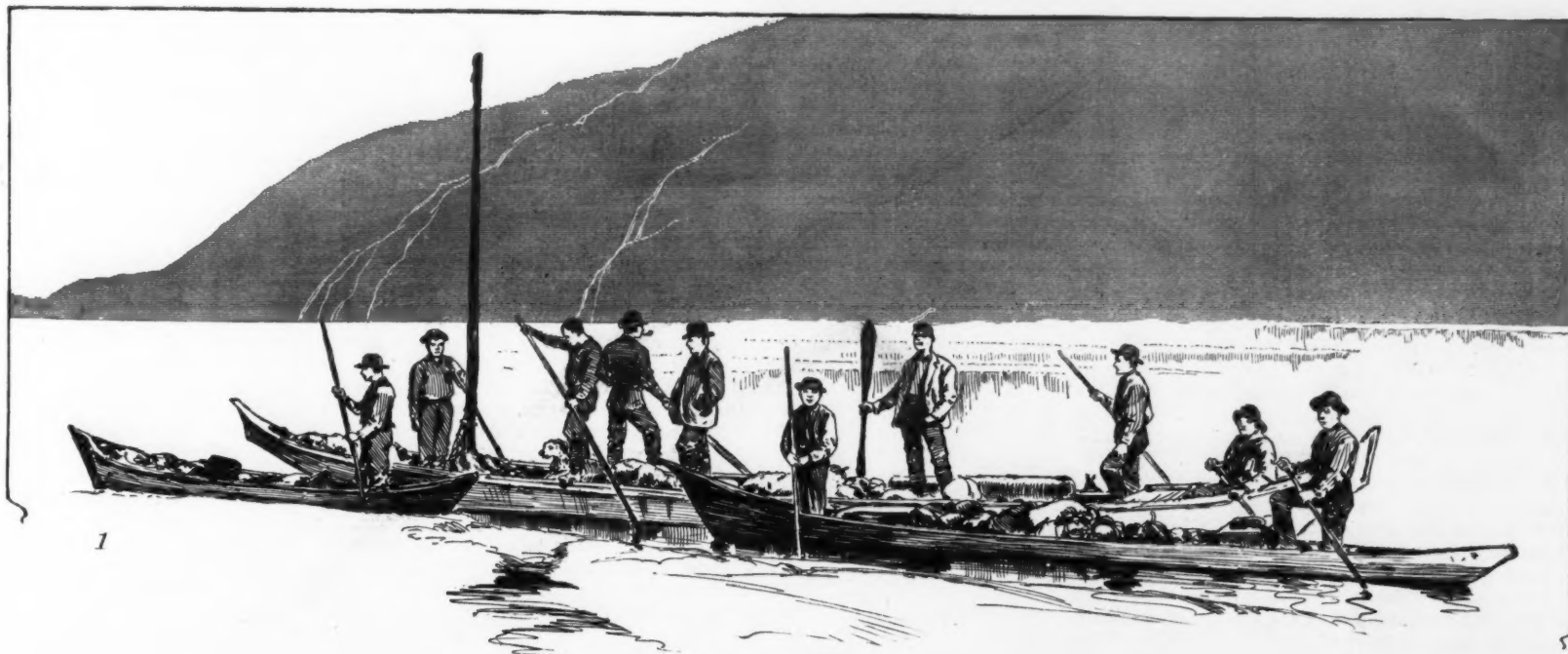
MISS MARY ANDERSON'S wedding was a very quiet affair. It took place on the 16th inst. at the little Roman Catholic chapel of St. Mary's, in an unfashionable part of the remote London suburb of Hampstead. Miss Blanche Griffin, the bride's stepsister, was the only bridesmaid. Alfonso Navarro, the bridegroom's brother, acted as best man. The ceremony was of the plainest character, and there was not even a choir. Mr. and Mrs. Griffin were the only other persons present besides the officiating priest, Canon Purcell, and a few newspaper men.

PRINCE BISMARCK does not seem to be disturbed by the newspaper statement alleging that the German Emperor proposes to muzzle him. In a recent interview with a press representative, he discussed public affairs with the utmost freedom, dwelling especially upon the relations between Germany and France, which, he said, were excellent. The attitude of the French Government was exemplary, and of the French people pacific. Nobody was more earnest for peace than was Emperor William, who, bent upon internal reforms for Germany, had no ideas of aggression.

THE Democratic nominee for Congress, as successor to ex-Speaker Carlisle from the Sixth Kentucky District, is the Hon. Worth Dickerson, who is said to be well equipped for the position of Representative. He has served two sessions in the State Legislature, and has occupied a prominent place in the politics of the district for a number of years past. He will not, of course, rank alongside of Carlisle, who was exceptionally well qualified for the position which he has for so many years occupied. The Republicans of the district have placed in nomination Mr. Wesley M. Rardon, who is mentioned as a lawyer of marked ability.

AND now one of the Harvard Annex girls has actually started the educationists of that veteran institution by capturing the Sargent prize from sixteen male competitors. This prize is so difficult of attainment that it has rarely, if ever, been awarded in its entirety. The fortunate winner of this prize is Miss Helen Leah Reed, of Boston, and her achievement was the translation of Horace's famous "Invitation to Mæcenæ." It is considered by all Latin scholars that the translation of this superb idyllic poem into English verse is one of the most difficult tests which could beset a student in that language. Miss Reed submitted two translations, both metrical and both remarkable. Miss Reed is the daughter of a physician, and her instructors are confident that her future literary rank will be very high.

SIR EDWIN ARNOLD has spent his leisure while in Japan on his new epic of Christianity, which he has been turning over in his mind for the last twelve years. He conceived it before he wrote "The Light of Asia," and subsequently he traveled through the Holy Land, visiting all the places memorable in sacred story. He has seen all the places which he describes in his poem. One who was allowed to read parts of the poem, writes from Yokohama: "This poem, which consists of 60,000 lines, I am confident, will be pronounced the finest sacred epic since Milton. It is written in majestic blank verse which rivals Tennyson's in strength and sweetness and is relieved by excellent little lyrics. His study of Mary Magdalene is said to be a fine piece of work. The poem will be published first in the United States, as Sir Edwin has ten readers there for one in England. But what publisher will issue it is not yet settled. He has received an offer of \$100,000 from a syndicate for it, but it is probable that a Boston firm will secure the poem."



1. CANOEING UP THE CHILKAT RIVER. 2. GENERAL VIEW OF A GLACIER. 3. THE VILLAGE OF JUNEAU.

THE GATE OF THE COUNTRY.

LAKE CHAMPLAIN has been the stage of the most romantic events of warfare in modern history. The actors have changed, and the flags have shifted so many times that they might form the strings of bunting on a frigate when it is decked "rainbow fashion." But nature furnished the stage-sets from the beginning; for the vast amphitheatre of mountains is as eternal as anything can be that is earthly.

The St. Lawrence basin is one great network of lakes and water-ways. The common atlases do not give many large-scale maps to the United States or Canada. Only the giants of the chain, like Michigan, Erie, and Ontario, are entered in any detail; and mere ponds of a hundred miles long, like Champlain, are indicated by a splash of blue or black. But when one actually visits the St. Lawrence valley he finds that its lakes may be numbered not by hundreds only, but by thousands. The interlocking of land and water gives charm and beauty to the St. Lawrence region. For the most part it is a flat basin. But near Lake Champlain is the one part that may be called mountainous. On one side, in the State of New York, the green tops of the Adirondacks rise to a vast height; on the other, in Vermont, the Green Mountains reach even a greater elevation, not much inferior to that of the snow-clad peaks of Norway. From the centre of a deep cleft, or hollow, the water supplied by the torrents that scar the shoulders of the mountains on either side gathers in a great sheet, bearing the name of Champlain, the early Frenchman who allied himself to the cause of the Algonquins. Lake Champlain and its tributary, Lake George, feed the Richelieu River, which runs due north, from the foot of Champlain till it joins the main stream of the St. Lawrence near the old French-Canadian town of Sorel. The presence of the mountains gives an indescribable charm to both of these reaches of water, and it was the strategic importance of the larger lake that made the Algonquins call it "The Gate of the Iroquois Country" long before Champlain became their friend, and before flags of three nations floated over all parts of its surface.

The tourist should enter Lake Champlain from the northern or lower end if he wishes to put himself in the place of the French invaders; or if, as is more likely, he wishes to enjoy the mountain scenery to the utmost. On the eastern shore the Green Mountains keep at a respectful distance. But on the western, or New York shore, the case is very different. Many a spur of the Adirondacks comes down and dips its foot far below the surface of the lake. One of the most attractive spurs is known as Willsborough Point. Higher spurs show on the mainland a mile away. They have been cut for the road-bed of the Delaware and Hudson Canal Company's railroad to Montreal. The cuts cost millions of dollars, and they are remarkable feats of engineering.

The climax of lake and mountain scenery in the Eastern States is reached by starting at the northern end of Lake Champlain; but to start with the southern end of Lake George and go northward is enough to spoil all the beauties of the trip.

The modern tourist thinks nothing of "doing" the one hundred miles of Lake Champlain and the thirty-five additional miles of Lake George in one day. He passes rapidly around the former by rail, or a whit more slowly by the large steamer; rushes into a car at Ticonderoga and is wheeled over to Baldwin, where he takes another steamer for Caldwell. There he jumps aboard a train that takes him to Saratoga "in time for supper." His evening conversation will be a confused jangle about this and that landing, the Split Rock, and then the clear, green waters of Lake George. This is all he can offer as a description of the magnificent coast line which trebles the direct length of Champlain, and the noble sky-lines on either hand.

To enjoy this feast properly the tourist must throw aside all formality of stiff linen, and encase himself within a sailor's garment of navy blue, with the rest of the suit to correspond. Of course he will not care to go alone. This must be settled before he builds or buys an enlarged canoe that will hold one or two companions, with tent, equipage, etc. The craft should be about seventeen feet long, and so shallow that it will explore the rocks where the larger boats cannot go. The reason is evident. The depositing of sand by the rivers has led to the formation of bars for some distance to the northward, or down the current. The deposits from the Lamoille River, for instance, prevent access by any kind of boat from Burlington to the northeastern part of the lake. Hence we are driven to use the small boat if we wish to enjoy the grandest part of the water.

If the tourist—and by this term is meant the genuine and enthusiastic camper or canoeist—should enter the northern end of the lake at Missisquoi Bay, he will find a trio of mountain rivers emptying into a large pond forming an arm of the lake. Here Major Rogers—the hero of Lake George—left his boats to pursue the St. Francis tribe when the English had finally driven the French to the northward. Here to-day the sounds of revelry may be heard nightly at Highgate and other "springs," while close by is the old mill where the father of the poet Saxe ground "Virginia corn" for the old settlers with his "dripping and clattering wheel," when the "wasting wood and crumbling stone" were still in their prime.

Or, the tourist may come from the St. Lawrence through the Richelieu, the outlet of Champlain. He will pass by the picturesque chateau and the lovely slopes of greensward at St. Hilaire. At Chambly he sees the ruins of the old fort that was built to prevent the smuggling of Canadian beaver into New York. But the block-houses at St. John's—the depot of supplies for Crown Point which Montgomery took just before his assault on Quebec—have long since disappeared. The *Ile aux Noix*, just above, was the resting-place of the French when they finally left Ticonderoga in 1759. A few locks on the canal will lift him to the level of the lake, only a few miles from Rouse's Point.

But the tourist may gain time and see the lake quite as well by shipping his boat directly to Rouse's Point. The casemates and the seventy-five twelve-inch and fifteen-inch guns of Fort Montgomery will amuse him while he waits for his craft. Entrance to the fort is readily obtained. "All you've got to do," says a native, "is to take a bottle of beer along. The garrison will surrender every time." Experience will show that even the beer is not needed to induce the single guard to bid the stranger enter. But woe to the man who proposes to take a sketch or a photo-

graph; for Uncle Sam has no idea of giving himself away to any possible enemy. His defenses here are certainly strong enough to stop invasion from any quarter—the fort being so close to the boundary line as to be able to throw more than half of its projectiles into Canada. In fact, the very ground upon which it stands juts over the line—so inaccurate was the compass of the early surveyor. "Fort Blunder" was its name during the many years when it remained unfinished; and it received the name of Fort Montgomery after Great Britain had ceded the bit of stolen property to the United States.

The region about Rouse's Point has the distressingly flat appearance of the "French Country" across the border. From slight elevations, Lyon Mountain may be seen among the Adirondacks, and Jay Peak among the Green Mountains. The only pleasing features of the landscape are Windmill Point, the *Pointe au Algonquin*—beyond which the Northern Indians ventured, to their peril; and *Pointe au Fer*—where the French thought they had found iron when they saw the black slate. The Champlain, or Chazy, river courses from Lyon Mountain and empties into King's Bay, bringing with it cold blasts of air that raise a heavy sea off *Pointe au Fer* whenever the wind is from the west. This is one of the canoeist's trials. Champlain is a lake of heavy seas, which break over the various shoals, reefs, rocks, and ledges in a way to alarm all but the experienced navigator, who constantly turns to the map of the United States Coast Survey and feels safe.

Before the railroads were opened, great steamers ran through from Whitehall to Rouse's Point. There were four boats in the line, two for the day and two for the night. Now there is but one large boat, and that runs from Plattsburg to Ticonderoga for dinner and returns to Plattsburg for supper. The sailing craft are not what they were, for the railroads have driven the larger of them away.

While the great lakes are covered with the hulls that bear the wheat, the corn, and the pork of the West to the ports of the Atlantic, Champlain stands apart from the main track of the world's commerce; its white wings carry only the produce of New York and Vermont, together with lumber from Canada. These are peaceful pursuits in comparison with the warlike errands of the early days. The ferry-boats are fitted with "lee boards" on the side, opposite the mast, which serve the purpose of a centre-board, and a sail of phenomenal size and peculiar cut. These form the make-up of a boat that will move across the channel with scarcely a breath of wind. There is also the boat from Canada, with one mast and an immense square sail, which looks like an ideal galley of the Northmen, or perhaps the Argo, in which Jason sailed. It is a lazy kind of commerce. There is scarcely any need for the navigator to keep in mind the couplet:

"When both side-lights you see ahead,
Port your helm and show your red."

Or that other, equally laconic, that tells him to go to the right:

"Green to green, or red to red,
Perfect safety—go ahead."

This slow kind of commerce makes even the natives lazy. Did you ever hear of attending a funeral from a distance by a telescope? Then, listen to a fact. It was during the progress of the Adirondack Survey, and some of the choicest instruments had been brought to Juniper Island, about three miles off from the Burlington Breakwater. The dwellers on the island asked of the director of the Survey that they might look through his most powerful glass at a certain hour. The request was granted, and the director adjusted the glass so as to cover a certain farm-house that was pointed out. The islanders wore unusually long faces. The one who was peering through the glass became deeply agitated; the other islanders took their handkerchiefs from their pockets. The observer called out: "There, they are getting through the services; now they are bringing the body out; now they have him in the hearse." With every new announcement, the little group of friends set up a new wail, and there was no pause till the procession had disappeared behind a hill. The telescope was then returned with as much gravity as it had been borrowed and used, and the funeral by telescope was at an end.

Should the tourist become tired of his tent or canoe, he can seek a night's lodging in some "French house" of logs, where the wind whistles through the scanty shingles and shakes his high-posted bed all night long. The landlord will see that you have a good "send-off" in the morning; but he has absorbed more from you than you from him. He finds in you a ready listener; but the readiness is hardly reciprocated. His announcement that "pianos have gone out of style, you know," is his excuse for having a wheezy parlor organ; and you must not dispute his *ipse dixit*, for it is more than a mile to any other house—and that is a French house too.

The main channel of the lake divides the States of New York and Vermont. It runs past Monti Bay, *Pointe au Roche*, Long Point, and Bay St. Armand to Cumberland Head, where a south wind brings the heaviest seas on the lake. The tourist on the large steamers may see all this at a rapid glance, but all else in the northern end of the lake is a sealed book to him—the steamer being too heavy to go through "the gut" between North Hero and South Hero. We leave the main channel at *Pointe au Fer*, and steer for the drawbridge that connects La Motte with Alburgh Tongue, the point of main land that comes southward from Canada. All about are the implements of the fisherman's calling, and a trial of a few hours will always result in success. The best of the fishing is among the islands in the northern end of the lake, and off toward Rouse's Point and Maquam Bay. At Rouse's Point, yellow pike of great size are caught with spoons of the Buell pattern; and about Pelot's Bay and North Hero the grounds for bass are famous. Almost anywhere one can catch large pickerel by trolling.

A general resort for fisherman is Pelot's Bay, on North Hero Island, where several permanent camps have been made. From this point the narrow passage between Alburgh Tongue and North Hero Island is visible for miles, straight as an arrow, and well named "The River." Small steamers can reach Maquam Bay, south of Missisquoi Bay, by this route, and a short drive over the hills brings one to St. Albans. All about are islands, too rocky for camping purposes, having such titles as Diadama, Hen and Chickens, Old Woman, and Pop Squash, while a little further up the shore we are soothed with Balm of Gilead Point. Close by, and strung along the shore, is "The City," the only cluster of buildings on all of the fifty or more islands in the

lake, and looking very like "The Huddle" at Lake George. The larger islands make a paradise for the camper. The fertile farms and good roads are in happy contrast with what exists on either shore.

We choose to go via "The Carrying Place," where North Hero Island contracts like the waist of a wasp, so that a portage of three or four rods will give ready access to the main land of Vermont. A mile from Pelot's Bay and we are at the portage awaiting Pat, the muscular man who is to assist in the moving. At last he comes. "Pat, why are you so late?" "I had to ait something." "But did you not know that you would have your dinner here?" "Och, yis; but I had to git the wrinkles out of me stomach first."

The portage will save a dozen miles of travel by water. The passage between North Hero and South Hero, known as "The Gut," is scarcely deep enough for the small steamer that runs between Maquam and Plattsburg. If the steamer runs slowly the pilot will tell you stories the like of which you never dreamed before; or you may notice the calm water of the land-locked gut while the wind is blowing great guns outside. Just as you enter the open lake, at the southern end of the passage stands Bow-Arrow Point, the meeting-place of the American Canoe Association in 1887, when the whole surface was flecked with the tiny sails of a toy fleet, each man being his own captain and crew. From this point for the first time we see the range of the Green Mountains; on the other side are the Adirondacks.

In Plattsburg the earthwork relics of the war of 1812 are fast disappearing. The old mill and many other buildings connected with the naval battle have been burned. But the old Mooers house remains, with its treasure of relics, as the most sacred edifice in the hearts of the villagers. What possibilities of history might not have been if Prevost and Downie had been successful in carrying out the plan of Burgoyne, forty years before, to separate New England from the rest of the country, and then to destroy each section in detail. The dead of both British and Americans lie side by side in the Plattsburg cemetery. To-day professional divers from Boston are exploring the remains of the *Royal Savage*, a vessel sunk off Valcour Island. This was Arnold's flag-ship, containing treasure, which was burned to the water's edge and sunk to prevent capture.

Juniper Island, that gem of picturesqueness, is the property of the United States. Near by is that mammoth block, "Rock Dunder," the unsuccessful aspirant for the title of the "Rock Reggio," or the boundary between the Algonquins and the Iroquois. Burlington stands on the old seignior of La Manaudière, the property of Pierre Raimbault when the French began to settle on the lake. The city, the metropolis of Vermont, lies on both sides of the Lamoille, which rises close to the Connecticut River, breaks through the Green Mountains in gorges that furnish Sienna and other beautiful marbles, and passes between Mansfield and the Camel's Hump. Whatever of these natural attractions the visitor may overlook may be pardoned if his patriotism leads him to seek the tomb and monument of Ethan Allen in the Green Mount Cemetery. At Shelbourne Point, a southern suburb of Burlington, several well-known New-Yorkers have secured extensive tracts, and it is understood that costly residences and a community on a plan similar to that of Tuxedo Park will be formed. This new element is that which adds winter life to Burlington and makes the toboggan and the snow-shoe possible. The same exotic element has fostered the Lake Champlain Yacht Club and developed it into one of the first clubs in the country. Say what you will of Adirondack Murray, the people along Lake Champlain owe a debt of gratitude to him for originating the sport of yachting. Ten years ago he transported a small yacht of the so-called "Sharpie" build from his old home at Guilford, Conn., to Burlington, as the starting-point of the club. This yacht is now in the hands of a prominent citizen of Burlington, and it has proved a very safe and comfortable craft.

As the sailor nears Willsborough Point he is struck with the red and black terraces of slaty pebbles, as evenly laid as if they were on the roof of some "modern Gothic" cottage. The point was once a haven of rest for Benedict Arnold when he served his country well. To-day the traveler wishes no better haven than Brown's Landing, close by.

The sleepiest town in all this region is Essex, which has never yet heard the sound of the railroad. Indeed, the people are so slow that they wonder if the transient visitor has any idea of locating there permanently. If he drops a hint to that effect there are not wanting enough old fogies in the place to warn him that he had better move on. This is the part of the country where teachers are, or very recently were, paid their wages in iron ore. And yet there is some enterprise in the place, for lately the washerwomen struck for an advance of twenty-five per cent., and the demand was refused. So Essex may be called within the bounds of civilization.

A canoeist who was cruising along the Boquet River went to a farm-house to secure milk and other supplies for himself and his companion in camping. Offering a big silver dollar in payment to the farmer's wife, he was met with the statement that there was not change enough in the house. "But wait a minute," suddenly exclaimed the woman, "I've got a quarter which we had saved for the baby to bite on." The quarter was brought and the change was made. In the evening of the same day it came the companion's turn to go after supplies, and he went to the same farm-house. The supplies were secured, and a two-dollar bill was offered in payment. The change was not forthcoming for the same reason as before. "But hold on," said the woman, "I've got a silver dollar that I've been saving for the baby to bite on." This shows how a little prosperity will raise the price of one's wants even when it comes to biting-pieces.

The southern view from Essex shows, at a distance of several miles, the "Rogers Fender," or the "*Rocher Fendu*" of the French—the "Split Rock" of to-day—the ancient boundary between the Algonquins and the Iroquois. The cleft in the rock is wide enough for the passing of a skiff at high water, the tip of the point embracing several acres of almost perpendicular rocks covered with a heavy growth of pines and birches. A light-house protects the commerce of the lake after nightfall, but even in broad daylight the narrow pass between Split Rock and Thompson's Point has the opposing currents and all the other bad qualities of a wind-gap and a water-gap combined. The water is 300

feet deep in this narrow passage, and it is 400 feet deep on the other side of Split Rock, the deepest spot in the lake.

To see Champlain without seeing the Au Sable Chasm is like seeing Boston without Faneuil Hall. The best approach from the lake to the Chasm is by the way of Port Kent and the historic mansion of Elkanah Watson, the social writer of the American Revolution. The rise from Port Kent to the Lake View House, a distance of about three miles, is only 300 feet, but it is mostly near the lake; the remainder being a flat, sandy plain, the cultivated portions of which are given up to buckwheat and beans. So narrow and so hidden is the deep channel cut by the Au Sable through this Champlain country, that it is not visible to one approaching from the east until he is on its very margin. We must descend below the level of another fall—the Horseshoe—pass between rocky buttresses that lie all about a large open space, and turn sharply to the right at "The Elbow" before we are actually within the place that is so famed among tourists.

Westport is the southern gate of the Adirondacks. Stages leave for Elizabethtown, Keene Valley, Lake Placid, and Saranac Lake. Cold breezes from the Adirondacks come down into the otherwise hot streets of the village. The lake itself lies three or four miles away on the shore of what seems like a land-locked bay, where the fishing is superb. In following the bay into the lake, one rides between two spurs of the Adirondacks—that on the left being the range of Split Rock Mountains. Across on the southern, or Vermont shore, is the low land about the mouth of Otter Creek, which leads to Vergennes and the classic retreats of Middlebury College. For miles we are within sight or sound of no railroad, the engineering difficulties in reaching this part of the lake being too great to be overcome. Along the crests of the Split Rock Mountain eagles soar to their lofty nests. The tourist will notice a mine opening on the side of Split Rock Mountain, with a dock at the water's

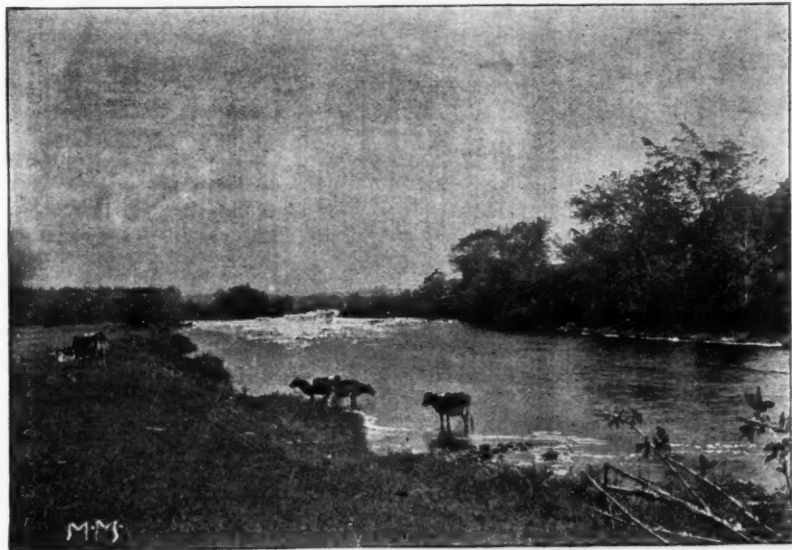


MENDING THE NET. COPYRIGHTED 1890. PHOTO BY JOHN E. DUMONT, AMATEUR, ROCHESTER, N. Y.

1759, Mr. Pitt, the English Minister, spent over \$10,000,000 on the works at Crown Point, as part of his plan for crippling the power of France in America. He connected the stronghold with the post at "Number Four" (now Charlestown, N. H.), on the Connecticut, by a military road across Vermont, which is still traceable in spots. In the closing operations of the French and Indian war, in August, 1760, an English army of 3,000 men assembled at Crown Point and moved thence down the lake in a long line of bateaux conveyed by armed vessels, to co-operate with General Amherst in the reduction of Montreal. The surrender of Montreal and the cession of Canada to Great Britain, which followed, rendered the fortress at Crown Point useless; and the works there, on which such vast sums had been spent, were never finished. Nine miles south of Crown Point Fort, and also upon the western shore of the lake, is Ticonderoga. The old fort is still one of the most interesting ruins on the American continent. In passing the small outlet from Lake George to Lake Champlain the tourist discovers on the left a gaunt,

"the herb man," who gathers roots for the wholesale houses in New York and Boston. A big tub of a boat with a whitewashed cabin built over it, a small cooking-stove, a barrel of pork and another of flour, a dozen dishes of varying sizes—these seem to be the outfit. For tools a grub-hoe, and for a hat a rim upon which a patch of cloth is sewed daily. Here you will find genuine "rattlesnake oil," "ginshang," tansy, and wintergreen. If your visit is late in the season the boat will be full of elm and birch bark. The master of this work is full of assumed knowledge of all the properties of his wares. His life is that of a hermit; but he is a harmless and a very companionable hermit.

When you have thoroughly explored Champlain you must confess that, while Lake George is a gem, a beautiful thing, Lake Champlain is grand and noble. You can row and paddle on Lake George, but the fitful winds prevent your sailing. On Champlain the breezes blow with more steadiness. You can sail and row and paddle. The lake has never been appreciated or understood. It is not a place of resort in the usual acceptance of the term. A few frequent it, but the mass of tourists are quite content to see Lake George and die. Travel has not thronged the lake as yet, but there are indications that it is being turned in this direction. There is room for all, and a hearty welcome from the dwellers along its shores. FREDERICK G. MATHER.



SCENE ON MOHAWK RIVER AT HERKIMER, N. Y. FROM A PHOTO BY MAX MILLER, SON OF HON. WARNER MILLER.

edge, and a boarding-house well up toward the top of the incline. This is a relic of the days of William M. Tweed.

The blazing fires of the blast-furnaces at Crown Point and Port Henry show the successors of the many forge fires that have been lighted and allowed to go out. All through this region dams and kilns and old piles of charcoal may be found—the remains of many a bad investment; for the Adirondacks yield the rich ores that, by mixing, enter into the manufacture of the finer grades of American steel. The Port Henry ore makes good pig-iron; but only the coarser grades of steel can be produced from it. The Au Sable ore, of a finer grade, makes good malleable iron when worked in the forge fires; but it is too "cold-short" for cast steel. Along the Saranac pure ores are mixed and taken as far west as Pittsburg for mixing with leaner ores. At the Crown Point furnaces the output is exceptionally fine. Large quantities of magnetic iron-ore are found in close combination with feldspathic rock. So great is the magnetic attraction of these masses of iron that the compass has always been worthless to survey or to triangulate—the transit giving the only reliable data. In former days the currency of the iron-mining towns was the ore itself. Wages were paid even to the school-teacher and the minister in this bulky substance. And yet, in spite of its apparent plenty, the miners will often lose the vein and come squarely against the Laurentian rocks—the oldest of all.

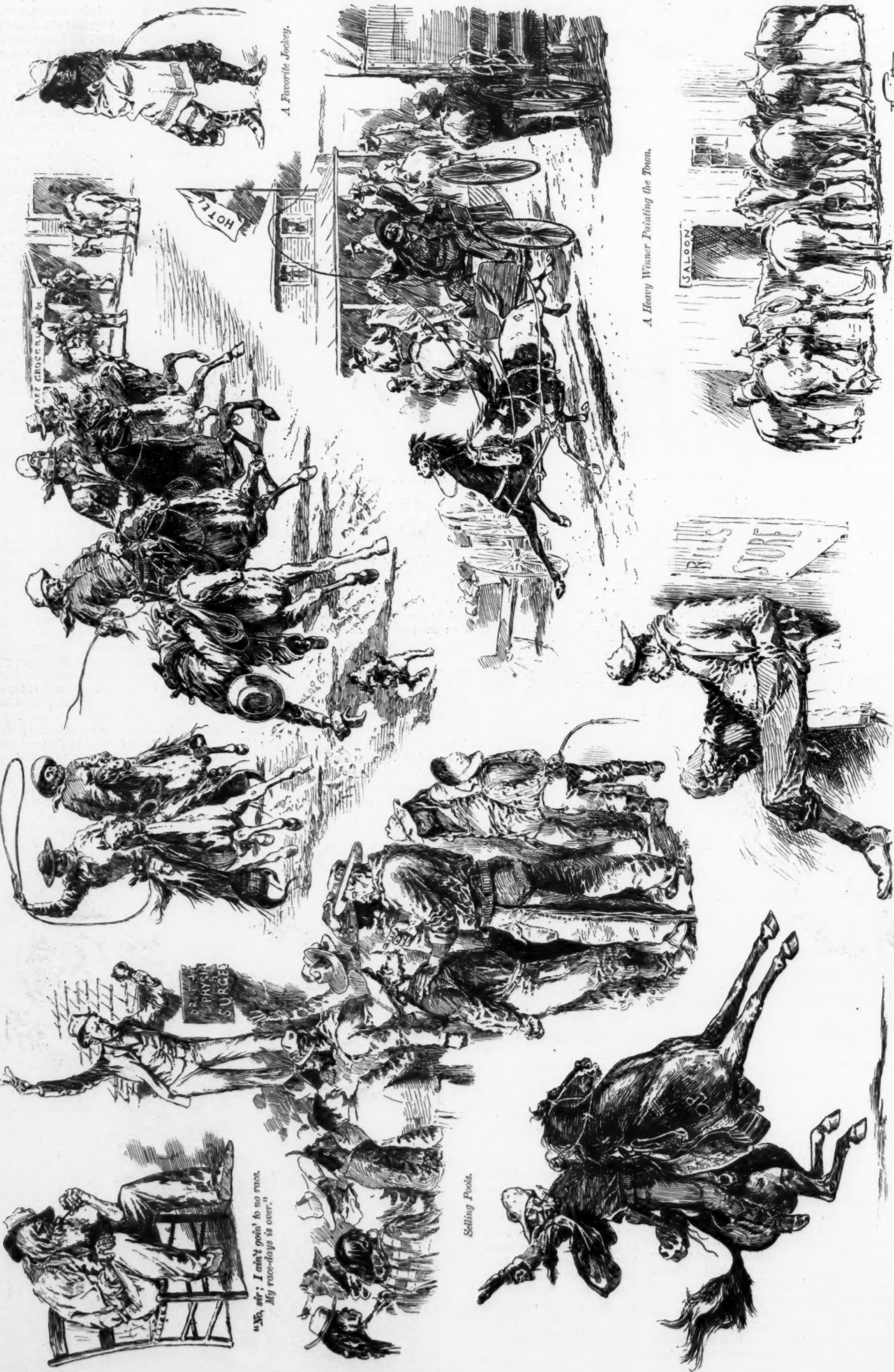
Opposite Port Henry, across the Bulwagga Bay, is the site of the old Fort St. Frederick, built by the French in 1739. Only a few outlines remain. After the English captured the place, in

craggy promontory, rising abruptly out of the water and stretching back into the forest a well-defined wall or trap 100 feet above the level of the lake. The railway coming up from Whitehall pierces the barrier by a tunnel on the right. In the curve of the bay, formed partly by this promontory, is the dock where steamers land their passengers for Lake George. This promontory is Ticonderoga. Clambering up its ledges to the summit, one finds a green, slightly rolling plateau, with black rocks outcropping among the grass; and in the centre gaunt and ragged walls of masonry. In some of them embrasures still gape, and beside them moat and sally-port, north and west bastions, parade and barracks, are still traceable. A little further east, where the cliff projects



ON LAKE ONTARIO. COPYRIGHTED 1890 BY JOHN E. DUMONT, AMATEUR, ROCHESTER, N. Y.

Some of the Boys coming into Town.



"No, sir: I ain't goin' to no race. My race-days is over."

Selling Pools.

"Here's the winner's horse, gentlemen. We can outrun anything that hits the ground."

Race-day Liar (always there)—They don't make no horses nowadays that can run like Wazey used to."

A RACE-DAY IN A FRONTIER TOWN.

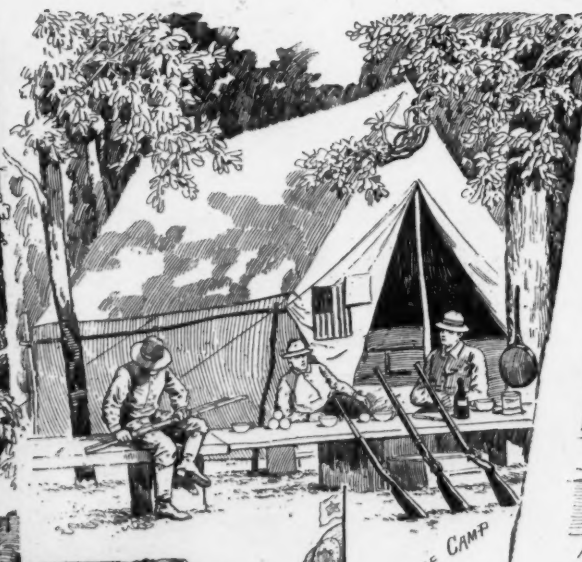
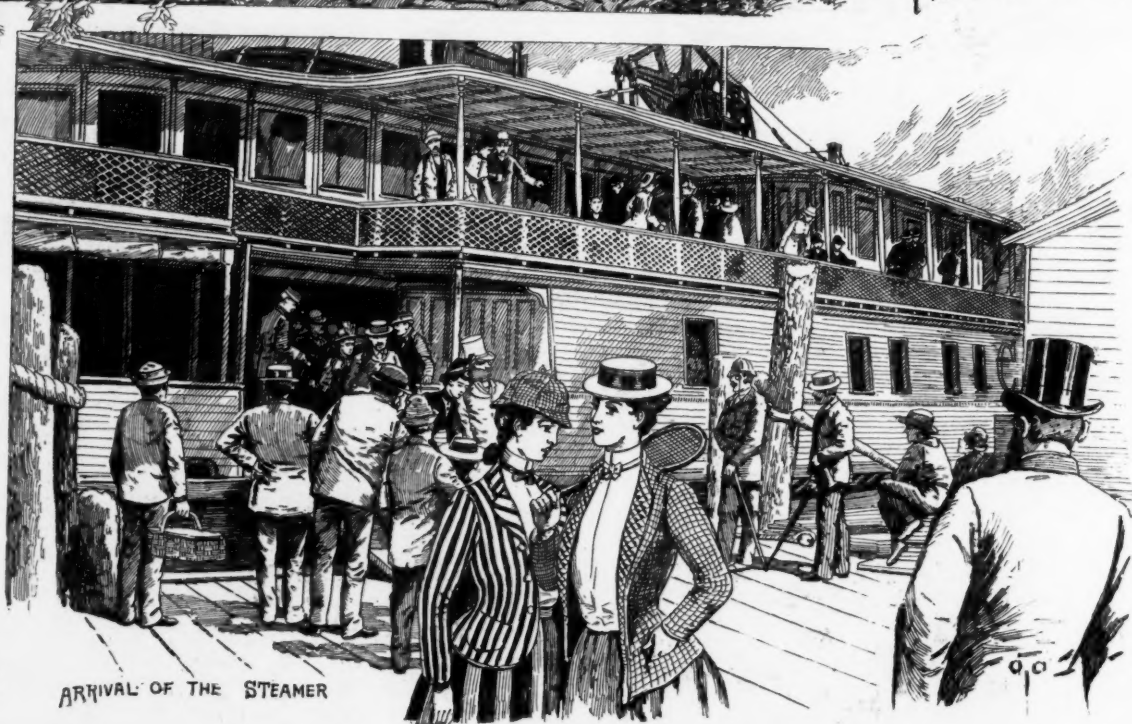
Waiting.

A Heavy Winner Pointing the Town.

A Favorite Jockey.



CERAMIC ART AT THE NEW YORK DEAF AND DUMB INSTITUTE.—FEMALE PUPILS PREPARING TO BAKE HAND-PAINTED CHINA.—DRAWN BY MISS G. A. DAVIS.





BIRD'S-EYE VIEW OF GLEN ISLAND, THE POPULAR EXCURSION RESORT IN LONG ISLAND SOUND.—DRAWN BY C. BUNNELL.

A CHARMING SUMMER RESORT.

ONE of the newest of the many attractive summer resorts in the vicinity of New York is High Point, in New Jersey. This charming point is reached by way of the picturesque Erie Railway to Port Jervis, and thence by a drive of one hour along a delightful highway, only four hours in all from New York.

High Point attains an elevation of 1,967 feet—the highest point in the State of New Jersey—and from it a scene of grandeur is presented which is seldom equaled. Unlike most sightly places, a view can be had in all directions, the power of vision ranging from Lake Mohonk on the north to the Water Gap on the south, the Wantage valley on the east, and the Delaware valley on the west. From its peak twenty-seven cities and villages can be seen. In this delightful locality there has been erected a fine hotel, known as "The Inn," which is designed and conducted especially to meet the wants of city people who wish to get away from the water level and secure a radical change of air, but who do not desire to do so at the sacrifice of comforts and conveniences of every-day life at home. "The Inn" is fitted up with all the modern conveniences, and the best of medical attendance is within easy reach. A charming spring-water lake, wild, rugged scenery, romantic drives, boating, hunting, fishing, etc., give to "The Inn" and the mountain park of 1,700 acres a peculiar charm for city visitors. The rates, considering the excellence of the cuisine and other attractions, are very moderate, ranging from \$12 to \$20 per week. The manager of the house is Charles St. John, Jr., who may be addressed at Port Jervis, N. Y.

GLEN ISLAND IN LONG ISLAND SOUND.

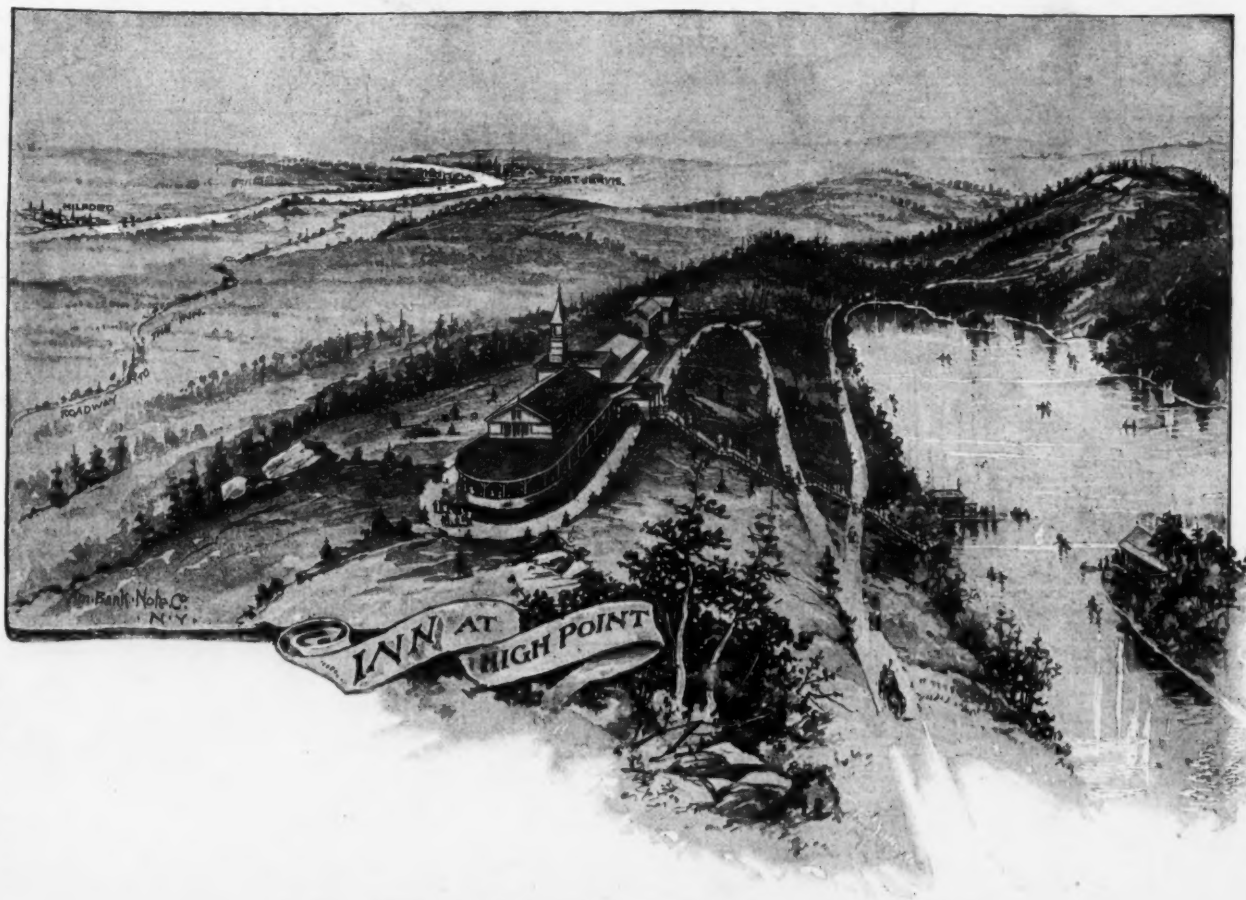
THERE is something delightful in setting out upon a steamboat voyage around New York harbor and into the Sound. The famous Glen Island boats afford an opportunity to enjoy this magnificent panorama that cannot be found in any other way. Starting from the foot of Cortlandt Street, on the North River—the busiest spot on all that busy river—passengers are carried, seated in comfortable chairs under roofs and awnings, past all the sights of the harbor of New York. Glen Island, the destination of the tourist, is the resort of families and individuals seeking a quiet day in a lovely spot, amid scenes like fairy-land. Soon after passing Fort Schuyler, sailing swiftly through a summer sea, the boat reaches the far-famed Glen Island. Here is a sight to delight the visitor, whether he be

from the city or country. It is an island in the midst of a placid sea, with shores of white sand and solid rock, with great forest-trees shading and darkening the greensward, with miles of smooth, hard walks, with beautiful buildings embowered under the trees, with foliage thick and verdant, and with flowers everywhere. It is a beautiful spot as nature left it, so beautiful that when first seen by Mr. John H. Starin, he at once bought it to make a pleasure-ground for tired New-Yorkers. Since then he has spent a fortune upon it, and now it is the ideal resort of the metropolis.

On the islands—there are five in all—are buildings with every comfort and convenience; at the restaurant it has always been the policy to charge barely more than cost; in fact, the whole enterprise is conducted with a view of the greatest benefit to

the greatest number, and at the least possible expense to the visitor. The menagerie deserves more than a passing mention; no expense having been spared to make it one of the attractive features. In the evening the thousands of Chinese lanterns, gas-jets, and electric lights are lighted, and a scene beautiful beyond description is presented. At all times an excellent orchestra sends forth its music.

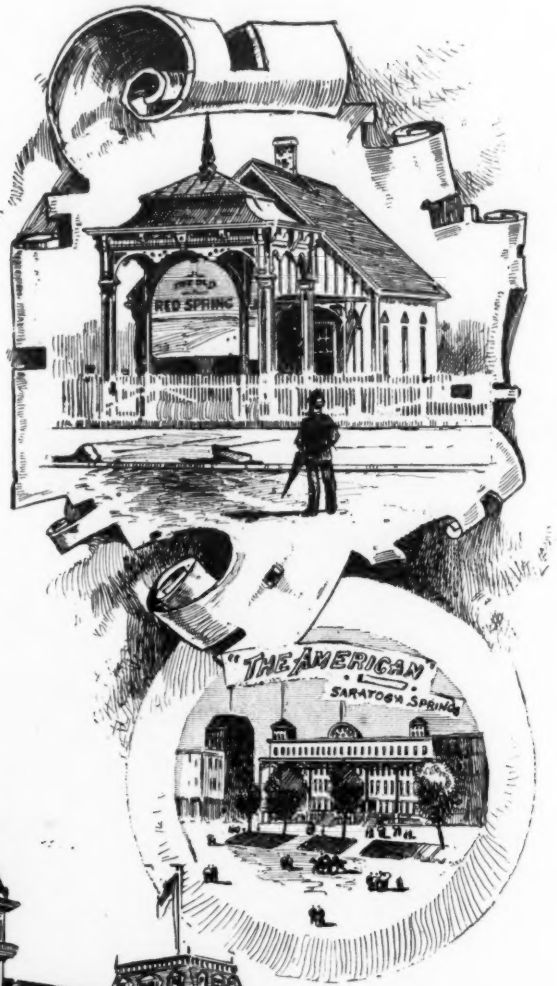
New-Yorkers are proud of those of its citizens who have left monuments of their greatness; and they at times scarcely realize the benefits of Peter Cooper's famous charity. Not less does Mr. John H. Starin stand out conspicuously as a promoter of the best interests of the people. The utilization of Glen Island for pleasure purposes, if he had done nothing else, would be sufficient to place his name on the roll of philanthropists.



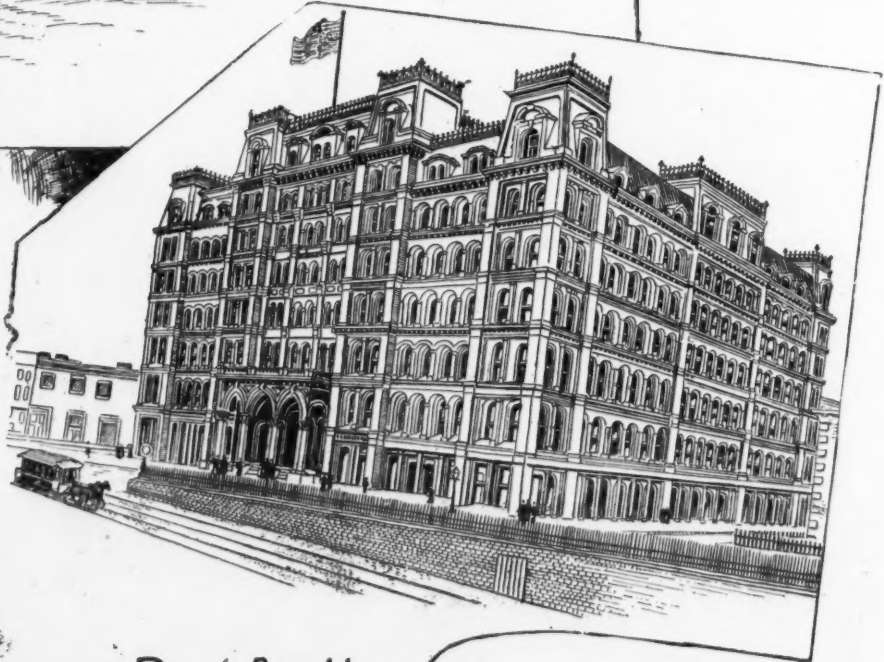
NEW JERSEY.—A NEW SUMMER RESORT IN THE MOUNTAINS.



THE WINDSOR.

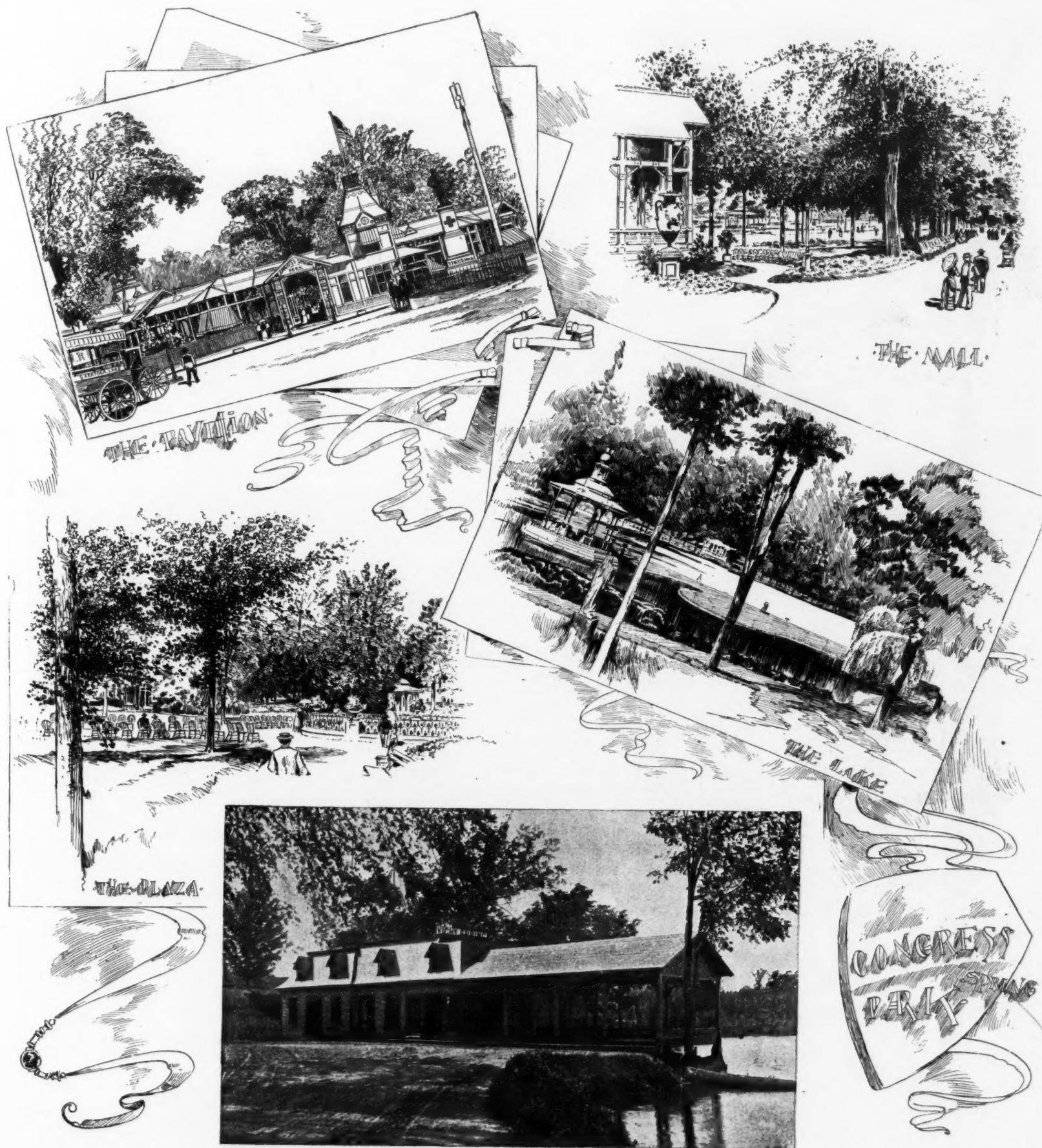


GRAND UNION HOTEL.

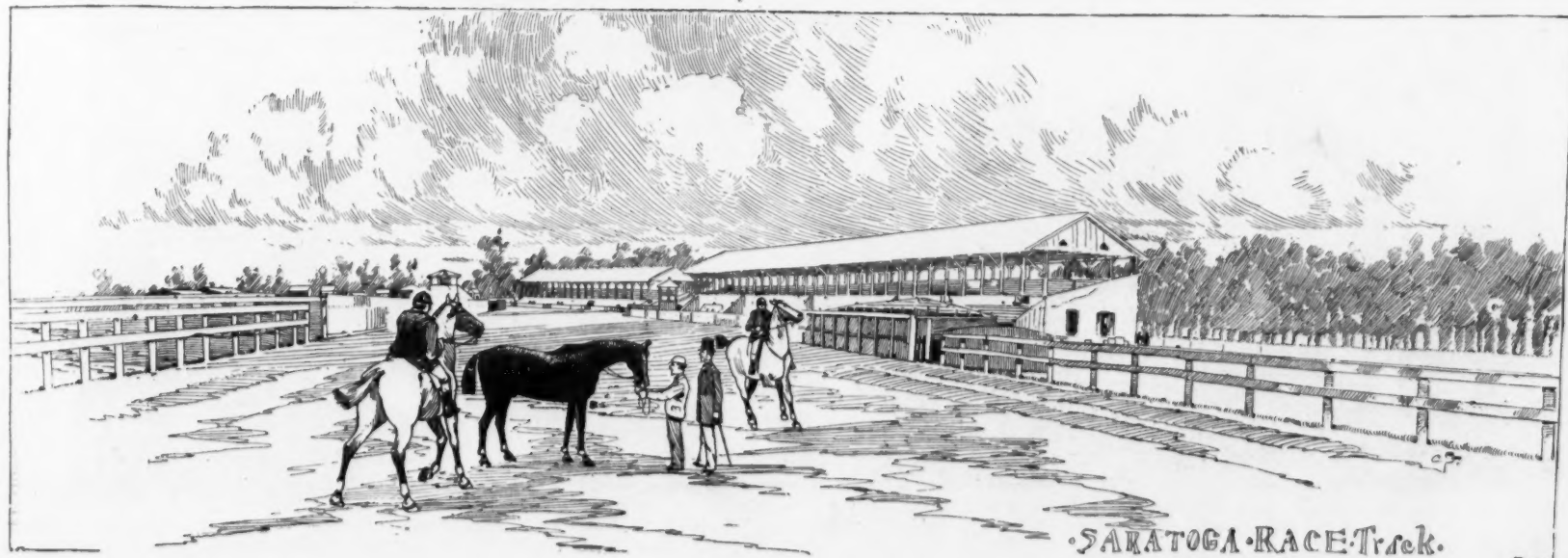
PARK AVE. HOTEL
NEW YORK

WORDEN HOUSE.

SOME ATTRACTIONS OF SARATOGA, THE "QUEEN OF AMERICAN WATERING-PLACES."
FROM PHOTOS AND SKETCHES.—[SEE PAGE 451.]

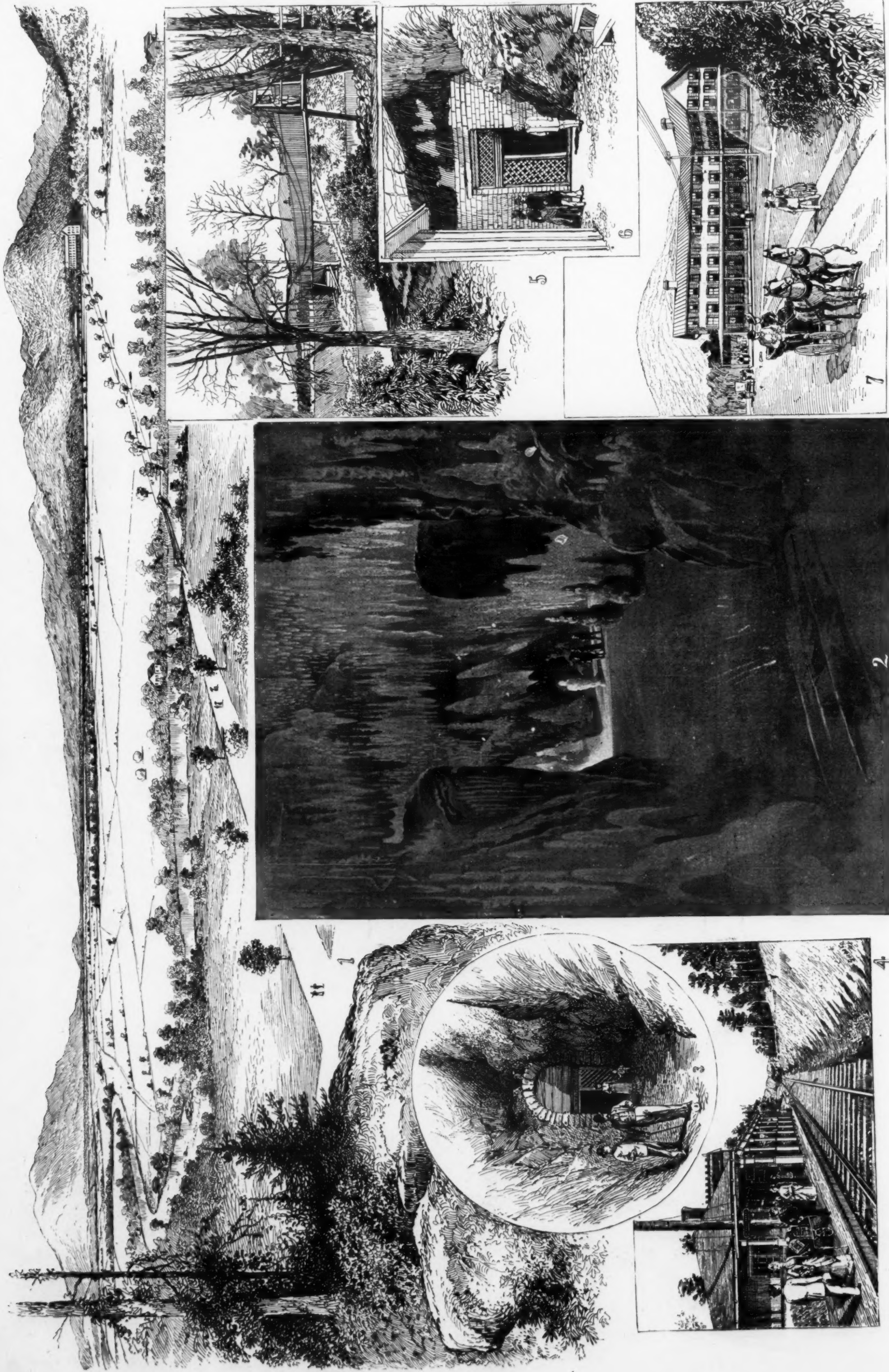


SARATOGA VICHY SPRINGS.



SARATOGA RACE TRACK.

NEW YORK.—SARATOGA AND ITS HOTELS, SPRINGS, AND OTHER ATTRACTIONS.
FROM PHOTOS AND SKETCHES.



1. THE SHENANDOAH VALLEY FROM CAVE HILL. 2. CATHEDRAL HALL, WEYER CAVE. 3. ENTRANCE TO FOUNTAIN CAVE. 4. GROTTOS STATION. 5. FOOT-BRIDGE TO THE GROTTOS, ACROSS THE SHENANDOAH RIVER. 6. DOORWAY TO WEYER CAVE. 7. WRIGHT'S HOTEL, GROTTOS STATION.

THE GROTTOS AT SHENDUN, UPON THE SHENANDOAH VALLEY RAILROAD.

SHENDUN AND ITS GROTTOS.

THE State of Virginia is peculiarly rich in geological wonders, one of the best known and most remarkable of which is Weyer Cave, which, with the near-by Fountain Cave, now form the "Grottoes of the Shenandoah." The portals of these noble and beautiful temples of silence are plainly visible to the passing traveler upon the Shenandoah Valley Railroad at Grottoes Station, a point intermediate between Luray and Natural Bridge; Cave Hill being but a half-mile to the westward of the track.

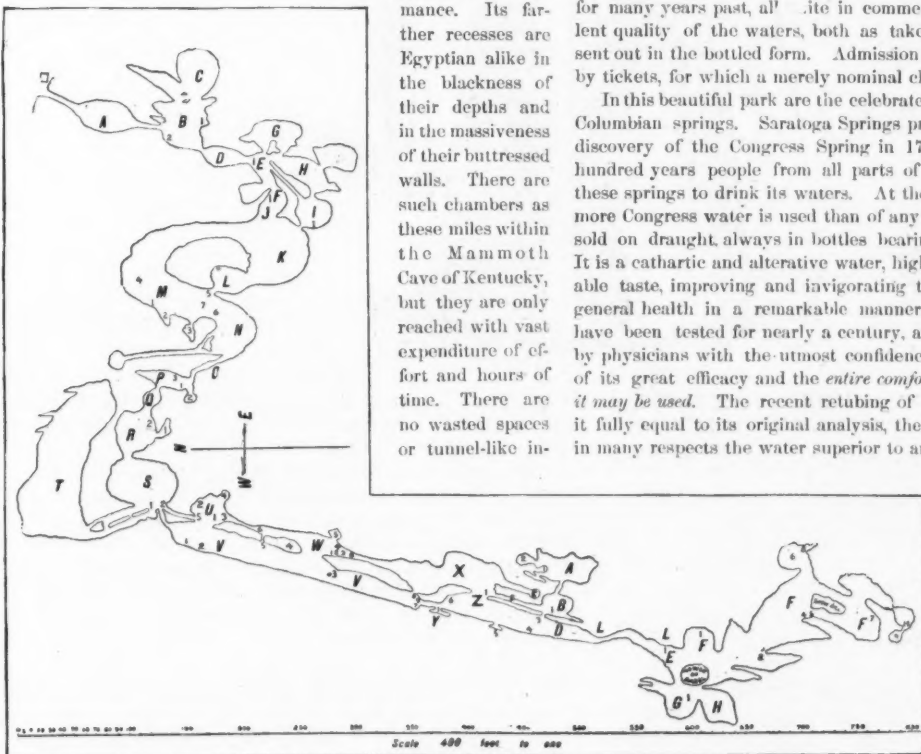
Weyer Cave was discovered early in the present century, and has always formed a favorite point of visitation with artists, and a pleasing theme with magazinists. It is only since their recent extension and thorough illumination with electric lights that these grottoes have been revealed to the human eye in all the perfection and glory of their wondrous adornment.

Weyer Cave, with its various chambers so far discovered, is confined to a space within a rectangle eight hundred feet square, but it may well be doubted if so numerous and varied a display of strange formations and beautiful creations wrought by the deft and tireless hand of nature exists within that limit in any other place in the world.

There are some thirty-five chambers and alcoves, each of which has its fanciful name, and each containing numerous unique and often grotesque features, so plentiful in the aggregate as to fairly weary the imagination. The great Cathedral Hall, the most magnificent of subterranean galleries, shown in our illustration, is fully two hundred feet in length, with an average height of over fifty feet. Another noble apartment is ninety feet in height. The entire visible linings of these cave-chambers are composed of glistening, pendant stalactites, huge snowy stalagmites, and great creamy draperies of stone, screening from profane gaze peerless beauties yet beyond.

If Weyer Cave may be likened to some crystal temple of fairyland, that of the Fountain is only to be described as a deep, gloomy, shadowy den of brigands—a place to inspire the pen to

grewsome romance. Its farther recesses are Egyptian alike in the blackness of their depths and in the massiveness of their buttressed walls. There are such chambers as these miles within the Mammoth Cave of Kentucky, but they are only reached with vast expenditure of effort and hours of time. There are no wasted spaces or tunnel-like in-



MAP OF THE GROTTA DISTRICT.

tervals here. Along the front of Cave Hill, and away into the vague blue distance to the northward, flows the Shenandoah, its shores draped with pleasant shade. It is crossed between the hotel and the caves by a picturesque foot-bridge. The stream every now and then bestirs itself from its drowsy loiterings through the fields and dashes away down little declivities, turning a mill-wheel here and there, and altogether beautifying all the broad valley to which it gives a name.

This historic vale is best seen from the high, cedar-clad plateau upon the summit of Cave Hill. The view down the valley from the exact spot whereon it is proposed to build an ideal tourists' hotel can hardly fail to impress the most cosmopolitan of visitors. Beyond the present hotel at the station indenting the forest-clad Blue Ridge, the eastern boundary of the valley is Brown's Gap, a noted thoroughfare which played an important part in the great game of war waged a generation back amid these peaceful scenes. The ridge extends unbroken northward to a vanishing point. Opposite, a dozen miles away, the noble promontory of Massanutten forms the central feature. Directly in front, as we look toward this great landmark, are the sanguinary battle-fields of Port Republic and Cross Keys, and all about are the fertile fields which have given this valley its title of the "Granary of Virginia," a perennial land of plenty. The larger part of the cultivated and forest area thus in view has now become the property of a corporation whose organizers and promoters are residents of Staunton, Va. (but a few miles distant), New York, and Philadelphia.

Ninety thousand acres are held by this company, a domain including, in addition to the terraced plain in the immediate vicinity of the grottoes and a great deal of valuable woodland, abundant veins of iron-ore and manganese. Within a few days these new owners have located the new city of Shendun, the name being agreeably suggestive alike of the sparkling near-by river and of the hardy Scottish population along its shores.

The capitalization of this enterprise is based upon a moderate valuation of its improved property and vast acreage. Being located immediately upon a great through line of travel, within twelve hours' ride of Philadelphia and but five miles, at present, from the rails of the Baltimore and Ohio Railroad, Shendun starts with many notable advantages.

In view of the wide-spread prosperity of the entire mineral

South, this new city of the plain, blessed with plentiful fruitage of the soil, noble scenery, unlimited water-power, peerless natural marvels, and abundant mineral richness, can hardly disappoint those who are engaged in moulding its destinies.

The Grottoes Company, of which Major Jed Hotchkiss, of Staunton, is president, has an office in charge of its general manager, Mr. Frank E. Randall, at 41 Broadway (Aldrich Court), New York.

SARATOGA SPRINGS.

SARATOGA SPRINGS still retains the title of "Queen of Watering-places" in this country. No summer resort at the present time presents so many attractions. Its famous mineral springs and its unrivaled hotel accommodations are world-wide in their reputation. It is the most desirable place upon the continent in which to pass a summer vacation. It is situated upon the eastern spur of the Adirondacks, and is fairly within their influence; their lofty pines rising above it and breathing their resinous perfume upon the air.

Congress Spring Park, of which we give an illustration, has been greatly improved and beautified since the season of 1875, and is one of the most attractive of rural pleasure-grounds. No park of equal size in the United States can be compared with it for beauty of natural scenery or elegance of architectural and artistic adornments. The introduction of electric lights throughout the grounds renders them available as a place of evening resort, while new buildings at the springs, with a grand entrance and arbor-like colonnades, and with improved methods of serving the waters, greatly enhance the comfort of visitors; a *café*, where refreshments are served at popular prices; a rustic deer shelter and deer park; a music pavilion of unique and elegant design; abundance of seats, shade, and objects of interest—these altogether make the park a most attractive place.

Great care has been taken to protect the springs, especially Congress Spring, from all impurities; and visitors and purchasers of the waters, who have been familiar with the springs for many years past, all unite in commending the present excellent quality of the waters, both as taken at the springs and as sent out in the bottled form. Admission to the park is regulated by tickets, for which a merely nominal charge is made.

In this beautiful park are the celebrated Congress, Empire, and Columbian springs. Saratoga Springs practically dates from the discovery of the Congress Spring in 1792, and for nearly one hundred years people from all parts of the world have visited these springs to drink its waters. At the present time probably more Congress water is used than of any other kind. It is never sold on draught, always in bottles bearing the company's mark. It is a cathartic and alterative water, highly carbonated, of agreeable taste, improving and invigorating the spirits, appetite, and general health in a remarkable manner. Its medicinal effects have been tested for nearly a century, and its use is prescribed by physicians with the utmost confidence after long knowledge of its great efficacy and the entire comfort and safety with which it may be used. The recent retubing of this famous spring finds it fully equal to its original analysis, the flow undiminished, and in many respects the water superior to any time in its history.

The Empire Spring, although known for some time previously, came first prominently into notice in 1846, and became the property of the Congress Spring Company in 1865. The water of this spring has a general resemblance to that of the Congress. In its cathartic effects

it is similar, although from the presence of a larger quantity of magnesia in the Congress water the operation of the latter is perhaps somewhat more pungent. With many constitutions the Empire water, used as a cathartic, produces most agreeable results; but its value has been best shown in the treatment of obscure and chronic diseases. It is used safely and successfully by those who are suffering from the incipient stages of pulmonary disease.

The Columbian Spring, originally tubed about the year 1805, is a chalybeate mineral water, possessing active diuretic, tonic, and alterative properties, especially valuable in liver complaints, dyspepsia, erysipelas, and all cutaneous disorders. As a tonic water, for frequent daily use, no spring is so popular as the Columbian. This water has become widely known for its virtues in various affections of the kidneys and bladder, particularly in inflammatory conditions of these organs, and when debilitated by long disease. It also acts as a dissolvent in the distressing disease of gravel in a singular manner, and is a valuable remedy in diabetes, and in numerous diseases known only to the female sex. Its use is found to strengthen the stomach and to increase the red particles in the blood, which, according to Liebig, perform an important part in respiration.

The Red Spring, so well known for upwards of a century as a specific for all cutaneous diseases, was retubed some twenty years ago, and newly presented to the public favor. This spring is situated on Spring Avenue and Geneva Street, in the northeastern part of Saratoga Springs, and within easy walking distance of the principal hotels. It was discovered, in 1770, or almost as early as the locality was visited by white men, was the second one found, and one of the two that for many years were the only ones known. These two laid the foundation for Saratoga's unrivaled prosperity and growth. During the century it has steadily grown in public esteem, and has received the most flattering recognition from the medical profession. Since it was carefully and thoroughly retubed in 1871 its remedial virtues have seemed to increase. A bath-house has been erected, with appliances for giving hot and cold mineral baths to all who may desire them.

The Saratoga Vichy Spring holds a unique position. Nearly all the natural mineral waters that have been discovered, at Saratoga or elsewhere, are either saline, sulphur, or iron, but the

Saratoga Vichy is neither. It is alkaline, a fact which renders it of very great therapeutic value in all that numerous class of diseases arising from excess of acid in the system. For dyspepsia and indigestion in every form, it is an unfailing remedy. For insomnia it has no equal, and it sharpens the appetite as nothing else can do. In diseases of the kidneys, bladder, and other depurative organs, it is unrivaled among either natural or artificial remedies. In addition to all these remarkable virtues, the Saratoga Vichy water is a delicious beverage, sparkling, refreshing, and invigorating, a splendid general tonic, which may be used with benefit, and always without injury, at any hour of the day. As a table-water, to be taken with meals, the Saratoga Vichy stands at the head. It is very highly charged with carbonic acid gas, so highly charged, in fact, that it is lifted from its natural channel, one hundred and eighty feet down in the rock strata, and made to spout many feet into the air, simply by the gas pressure. It is a well-known fact that not only the palatability of natural mineral waters, but the perfect solution of their solid ingredients is entirely dependent upon the presence of this carbonic acid gas, a point in which the Saratoga Vichy is pre-eminent.

The Saratoga Vichy Spring is located about one mile south of the village of Saratoga Springs, and forms one of the group of spouters or geysers found in that locality. The water is bottled just as it flows from the rock, and is shipped to all parts of the United States. Circulars containing testimonials from eminent statesmen, bankers, lawyers, journalists, clergymen, physicians, and business men in our leading cities, also descriptive leaflets containing the analysis of the water, will be sent to any address upon application to the office of the company at Saratoga Springs, or to its New York depot, 122 Pearl Street.

Among the patrons of the Saratoga Vichy, reference is made to Senator George F. Edmunds, General Rufus Saxton, and Rev. Dr. W. A. Bartlett, of Washington City; Ex-Secretary of State Thomas F. Bayard, of Delaware; Rev. Dr. Wendell Prime, Hon. Darwin R. James, Rev. Dr. S. D. Burchard, Judge John R. Brady, and Mr. Roswell Smith, of New York; Rev. Dr. B. K. Peirce, of Boston; Rev. Dr. S. A. Mutchmore, of Philadelphia; Mr. A. A. Low, of Brooklyn, and others. Address: Saratoga Vichy Spring Company, Saratoga Springs, N. Y.

HOTELS.

The Grand Union Hotel, Saratoga Springs, which opened under new management June 25th, is the largest and most elegantly furnished hotel in the world. It has accommodations for 2,500 guests. The hotel fronts on three streets and incloses a park of eight acres filled with old elms, rare plants, choice flowers, and several fountains. It has on its Broadway front a wide iron piazza 800 feet long and three stories high. The interior arrangements are unsurpassed for completeness, convenience, and elegance. Since last season nearly \$50,000 have been expended in repainting, redecorating, refurnishing, and in other ways improving the hotel. Mr. George S. Adams, besides being manager of the Grand Union, has charge of the Park Avenue Hotel, New York, which is one of the largest and the only strictly fire-proof hotel in the city. It is conducted on the American plan, the rates being \$3.50 and upward per day. The cuisine, appointments, and service are unsurpassed. It is specially adapted to families and ladies, being centrally located, convenient to principal dry-goods establishments, all theatres and prominent places of interest.

The Windsor Hotel has the most desirable location at Saratoga. Situated upon the brow of the hill adjoining and overlooking Congress Spring Park, and fronting upon Broadway and William Street, it is at the same time central and retired. To those who desire to enjoy the life-giving air and waters of Saratoga amid luxurious surroundings, and avoid the bustle and confusion of the gay life at this great American Spa, the Windsor offers special attractions. Rooms are arranged *en suite* and single, with connecting private baths, offering most elegant and convenient accommodations for families. Wide balconies and verandas on every floor make the apartments doubly attractive, and furnish beautiful views of the village and the distant surrounding country. The hotel is supplied with every modern improvement, including steam heat, so that on cool days all apartments can be comfortably warmed if desired. The hotel will remain open until October 1st, under the management of Mr. Willard Lester.

The United States Hotel.—This magnificent building was erected in 1874. It is Norman in style, and covers an inclosure of seven acres of ground. It has every convenience and comfort, and has an established reputation under the management of Messrs. Tompkins, Gage & Perry. It is the summer home of the substantial cultivated people of this country. It opens June 25th and closes October 1st.

The Worden is situated on the northwest corner of Broadway and Division Street, opposite the United States Hotel. It is in the centre of the gayety of Saratoga. It is open throughout the year. Mr. Worden, the proprietor, has a reputation for looking after the comfort of his guests that has drawn to the house the most select people. The house is one that old friends never leave and new ones are anxious to get into.

The American is another popular hotel of Saratoga Springs, its location being on Broadway, between the United States and Grand Union Hotels, and especially advantageous. Its piazzas for sight-seeing are unsurpassed; has steam heat, passenger elevator, with all other modern improvements. Free coaches are run to and from all trains. The house is now open for its tenth season. Reduced rates are offered for June and September. Open from May to October. George A. Farnham is owner and proprietor.

SARATOGA RACING ASSOCIATION.

Saratoga boasts one of the best running tracks in this country. Its meetings always attract persons from all parts of the land. The association has a reputation for fair-dealing and honest work that commends it to all lovers of horses. Mr. C. Wheatly, the secretary, is the oldest authority on matters of the turf now living, and to him is largely due the success that this association has attained. The meeting this year will be from July 24th to August 29th. The illustration shows a part of the track and the grand stand.

WATKINS GLEN.

There are few more attractive spots than the world-renowned Watkins Glen. Of this resort and the Glen Mountain House

"You press the button.
We do the rest."



MOTHER WITH HER KODAK "CATCHES" THE BRIGHT DAYS OF CHILDHOOD, AND ALL THE PRETTY GRACES AND WINSOME WAYS OF "OUR DARLING" ARE PRESERVED—A PERPETUAL DELIGHT THROUGH COMING YEARS.

Rev. Theodore L. Cuyler says: "Starting from the lower valley on a level with Seneca Lake, it requires from three to four hours to climb the ascending gorge until you reach Glen Omega. It is really a magnificent cavern of over three miles long, with the roof off. The 'Cathedral,' with its solid walls looming up three hundred feet, would accommodate one of Whitefield's vast congregations. At 'Rainbow Falls' you catch but a glimpse of blue sky above the wild precipices on either side, while below you leaps and foams the white torrent into the dark depths below. The gem of beauty is that part known as the 'Artist's Dream.' It is a spot in which Church or Kensett or Inness might revel; a long, narrowing vista of rock walls, o'erarched with twining trees, is illuminated with a snow-white cascade and tapestried with ferns and tresses of luxuriant vines. Every step of our clamber from the entrance amphitheatre up to the 'Omega' gave us a new sensation, and by the time we had reached the end of our tramp we had also reached the end of our adjectives, and sat down tired, silent, and happy. As there are plenty of resting-places on the route, a lover of the beautiful cannot get tired in a better cause than in exploring the bewitching climbs, caverns, cascades, and cathedrals of Watkins Glen."

The glen is visited annually by thousands of tourists en route for Niagara Falls and the Thousand Islands. The hotel is open from May 30th to October 15th, with first-class accommodations for 300 guests. Full particulars and pamphlet may be had of Paul C. Grening, owner and proprietor, Watkins, N. Y., who is also proprietor of the famous "Kensington Hotel," Saratoga Springs, located in the garden spot of Saratoga. First-class accommodations for 400 guests. Open June 25th. Address Paul C. Grening, Saratoga Springs, N. Y.

FLORIDA AND ITS ATTRACTIONS.

WHILE there is an increasing tide of travel toward Florida every season, the attractions of that semi-tropical State are not as widely known as they deserve to be. On page 460 we depict some of the scenes from this Land of Flowers. The seashore, with its group of bathers, and the tangled woods with the lovers, perhaps, loitering in the shade, or the canoeist enjoying himself on Lake Ocklawaha, or perhaps the horsewoman enjoying her early morning ride in Natural Park Homasassa, seem strange winter scenes, but they are realities. The giant palm-tree at Palatka and the smaller palms that surround the prospector's cabin at Ocala are very beautiful features of the tropical landscape, and help us to realize the tremendous variations of climate to be found in our wide country. On the same page may be found the portraits of some of the men who, as officers of the various railroads which carry the Florida-bound tourist, contribute so largely by their energy and efficiency to the comfort of the traveling public.

GARIBALDI'S tomb, at Caprera, is to be made a national monument, and the island is to be devoted to the purposes of a home for old sailors. A light-house also will be erected there.



FRANCIS JOSEPH, EMPEROR OF AUSTRIA AND KING OF HUNGARY.

FRANCIS JOSEPH, the Emperor of Austria and King of Hungary, is naturally one of the conspicuous figures of European politics. The relation he sustains to the question of the balance of power inevitably attracts to him a wide share of popular attention. It is to be said that he has shown marked ability in his management of the affairs of the empire, and in preserving peace with the great Powers, with whom his relations are sensitive and embarrassing. It is not alone, however, in the higher diplomatic relations that he most deserves appreciation. The really commanding characteristic of his administration has been his vigilance in dealing with everything which concerns the comfort and the welfare of the masses of his subjects. His administration has uniformly sought to secure for his people the highest measure of happiness. Among other features of his administration is the close attention given to the wine-growing interest. Hungarian wines have attained a world-wide reputation. The Government has latterly, in order to maintain the reputation thus established, undertaken to exercise the closest scrutiny of them, and as a means of maintaining their now highly recognized position, has established wine-cellar under Government supervision, thus assuring buyers of

the Royal Hungarian Government wines of their perfect purity. This policy of the Government is justly regarded as beneficial and wholesome, and has been applauded as in the interest of the people. That Americans may be able to buy these wines, the Austro-Hungarian Government has established an agency at 60 Broad Street, New York City, where alone and through its sub-agents throughout the country can these wines be had, as appears from the certificate hereto appended:

The Imperial and Royal Austro-Hungarian Consulate of this city hereby certifies that the Hungarian Government, in order to protect their native wines against falsifications frequently occurring in the foreign market, has established at Buda-Pesth (the seat of the Government), large wine-cellar for the inspection, selection, bottling, and certification of the higher grades of wines grown in the country. These certified wines are shipped exclusively in bottles, and as a proof of their purity each bottle bears on the neck a protective label of the Royal Hungarian Ministry for Agriculture. For the North American continent the Government has established a general agency of the Royal Hungarian Government Wine Cellars of Buda-Pesth, at No. 60 Broad Street, New York City, which agency supplies the United States and Canada with the wines bottled in Buda-Pesth, under the supervision of the Hungarian Government as above stated.



The Emp. and R. Consul
Attesteth



WATKINS, N. Y.—GLEN MOUNTAIN HOUSE.

WALL STREET.—A LONG PULL.

THE man who is away from Wall Street usually has a better comprehension of the situation of affairs, and can foresee the workings of hidden forces better than the man who sits near the exchange watching every figure that comes out upon the tape. I notice that the men upon Wall Street whose minds are concentrated upon the quotations from day to day—yes, from minute to minute—take a very narrow view of things. Talk to them about a stock and they will speak of its having fallen off one point or half a point. They consider it as a purchase to-day or a sale to-morrow. The investor need not trouble himself about these trifles; it does not concern him whether a stock will be half a point or several points up or down to-morrow. All that he wants is security.

It does not concern him whether a stock he buys to-day for 90 shall be 90 or 85 next week; but it does concern him when he wishes to change his security, say one or two years from now, that he shall get more money for it, and meanwhile shall have a fair return for his capital. And so I advised my readers against the purchase of the new issue of Louisville and Nashville stock at 85, and told them frankly that the stock might advance, but that in the end there would be no safe investment in it. I said the same also about Manhattan stock, and some others. I still hold to that belief. These stocks may rise, but the time will come when, having floated their new issues of securities, the inside manipulators will be prepared to see prices drop, and having put their own funds into bonds, will pay no attention to the figures at which the stock may be quoted, or the dividends which the stocks may or may not pay.

Has it ever occurred to my readers that great Wall Street operators put their money into bonds rather than stocks? Of course there are some stocks, like Northwestern preferred, selling at 150 and paying seven per cent. dividends, that are good investments, and are considered quite as safe as a bond; but the moment that Northwestern is boomed up, as it has been before, and approximates 200, that moment the shrewd investor will let his preferred stock go, and with the proceeds buy some first-class bond, which, with its prospects of a rise, will yield him not only four per cent. on his investment, but also the natural increase in the rise of a promising security.

It is inconceivable to me why the Stock Exchange tolerates the unlisted securities. Complaint is made by members of a lack of public interest in the transactions of the Exchange; but much of this lack is due to the notorious manner in which Sugar Trust and the other Trust securities have been manipulated by some of the most unprincipled men connected with Wall Street. I advised my investment readers long ago not to have anything to do with the Sugar Trust. I told my speculative readers that when it reached 50 or thereabouts it would be a purchase no doubt for manipulation. Investors and speculators who followed my advice may feel happy, but sugar and all speculative Trusts are dangerous things to handle. Unless a man is on the inside, pays for what he buys, and knows when the manipulation is to begin and when it is to cease, he would better keep his hands off.

Some time ago I said there were indications that some of the great minds in the railroad world—not more than three or four of them—were making a silent, concentrated effort to consolidate all the great railroad interests of the country. That work has been attempted, as I learn from excellent authority; but it has met an insurmountable obstacle in the anti-pooling clause of the Interstate Commerce act. Mr. Walker, a former member of the Interstate Commerce Commission, has been endeavoring to have this law amended, so as to leave the way clear for one of the most gigantic railway combinations ever formed in the United States.

I trust he will succeed, for while I am opposed, as every outsider is, to monopolies and Trusts, which are injurious to public interests, I can see that the only salvation for investors in railway stocks and bonds lies in some close and permanent traffic agreement between competing lines. The Atchison and Santa Fé stocks and bonds have been boomed on the expectation of such an alliance. If it should fail to materialize, the bottom would drop out of its securities, as it dropped out once before. And the chances are quite even that it will fail, or at least that it will not be accomplished for many weary months to come. The manipulation of Santa Fé securities has been done to some extent by Boston parties, and it is noticeable that the audacious men in these manipulating enterprises on Wall Street very often come from such staid and conservative centres as Boston and Philadelphia.

Speaking of the Louisville and Nashville Rail-

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road Company and its future prospects, I call the attention of my readers to the report that the company has decided to issue a general mortgage of \$50,000,000 to take up outlying bonds as they come due, and to provide a surplus for better service, extension, etc., of \$9,000,000. Hardly anybody on Wall Street fails to comprehend how, by issuing a large amount of bonds, any railroad can easily raise money to pay dividends for some time to come: by paying its dividends it raises the price of its stock, and by raising the price of its stock it induces investors to come in and purchase bonds. Bankers and brokers can readily say, "these bonds are cheap, for the stock is nearly at par, and is a dividend-payer." Of course, as soon as the juice is sucked out of the orange the manipulators can sell the stock short, let prices drop, and leave the confiding public "holding the bag." It is an old game, practiced more than once by many of the big railroad concerns, but always practiced with success, on the dear, confiding public.

Jasper

MEN WHO MELT INTO AIR.

THE St. Louis Republic says: "Nearly 200 people mysteriously disappeared from the city of Philadelphia during the year ending with the opening of the present month. This is a remarkable exhibit, and one which reminds the writer of an article which appeared in a French scientific journal two or three years ago, wherein the author advances the theory that death is occasionally actual dissolution. It is a disease, the French writer maintains, but one from which there is no suffering. There is no illness or warning of approaching end; the patient suddenly ceases to exist, and as suddenly fades from sight. He says he has actually witnessed this phenomenon, and that he was at one time walking with a friend who suddenly vanished and has never reappeared. With such conclusive testimony, he has little doubt that many persons searched for have actually melted into thin air. He further states that, at the moment his friend disappeared, a strong sulphurous odor pervaded the atmosphere."

THE NATION'S DRINK-BILL.

THE Chicago Tribune says: "According to the statement of the English Chancellor of the Exchequer, the drink-bill of the United Kingdom last year was \$661,000,000. This covers spirits, beer, and wines. For an estimated population of 37,000,000, this is about \$19 per year for each inhabitant, or nearly \$85 per head of family. While the aggregate drink-bill of this country is a little larger than that of England, it is so merely because of the much larger population, for notwithstanding the great number of men and women reared in the drinking habits of Europe, who are now settled in this country, the best estimate places the cost for liquor per day per person in the United States at \$12 per head, or \$60 per head of family, which, with a population of 65,000,000, would make a total of \$800,000,000 a year. If the English rate prevailed here, the bill would rise to more than \$1,200,000,000. A difference of nearly \$20 per voter amounts to something when applied to a great nation. It means a saving of \$400,000,000, chiefly to labor."

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Removes Tan, Pimples, Freckles, Moth Patches, Itch, and Skin Disease, and every blemish on beauty, and defies detection. It has stood the test of 40 years, and is so harmless we taste it to be sure it is properly made. Accept no counterfeit of similar name. Dr. L. A. Sawyer said to a lady of the haut ton (a patient): "As you ladies will use them, I recommend 'Gouraud's Cream' as the least harmful of all the skin preparations." For sale by all Druggists and Fancy Goods Dealers in the U. S., Canada and Europe.

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Our 22-inch Faille Francaise, all silks, at \$1.24 yard, is the best value in the city. Stock now replete with all the newest shades.

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All-silk fancy Coachings with silk cases to match, nobby natural sticks, \$2.25; value, \$3.75.
Fancy Surah Silk Parasols with fringe, nobby natural sticks, \$3.87; were \$4.96.
Special values in Black Lace, covered, \$6.48 to \$14.75; reduced from \$10 and \$20.

BROADWAY,
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16 Models.

Superior in Shape, Finish,
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FOR LADIES' WEAR.
Sold by all Leading Dealers.

Made up with plain and plaited bosoms in Linen, Percale, Madras, and Embroidery.
PERFECT FITTING,
CORRECT STYLE,
BEST QUALITY.

Introduced and Manufactured by
CORLISS BROS. & CO.,
TROY, N. Y.
NEW YORK: 76 Franklin St. CHICAGO: 247 & 249 Monroe St.

Among the passengers on the steamship *La Bretagne*, which sailed for Europe June 14th, was the genial and popular Mr. Alfred B. Scott, senior member of the well-known manufacturing chemists, Scott & Bowne, proprietors of the world-famed Scott's Emulsion of Cod Liver Oil, a remedy which has secured a great and deserved reputation in the cure of consumptive and scrofulous diseases. The success of this preparation is not confined to the United States. It enjoys a large sale all over Europe, and Mr. Scott now makes one of his periodical trips to attend to the affairs of his firm, which has branch houses established in London, Paris, Barcelona, Milan, and Oporto.

NEW LINE INSURANCE BY AN OLD LINE COMPANY.

The plans of the Commercial Alliance Life Insurance Company of New York combine the convenience and certainty of fixed premiums for a fixed and definite insurance with the largest amount of protection for the smallest premiums consistent with absolute safety. These premiums, which are repayable with and in addition to the full amount of insurance in case of death, are materially less than the whole life rates of leading companies, but are ample to pay all claims in full and all expenses, and to provide for the "Reserve" required by law.

The policy issued by this Company is a plain, concise contract, free from ambiguous phraseology and vexatious conditions concealed in small type. It provides a definite amount of secure insurance in exchange for a definite, fixed premium.

This Company combines all the advantages of both the level premium and assessment systems, effecting a large saving on the cost of insurance as furnished by other old-line companies, and giving the definite policy and guarantee of a regular life company at no greater outlay than is required by the assessment societies.

The business methods and system of the Company commend it to the approval of careful, intelligent business men who recognize the fact that the best kind of Life Insurance is that which shall have cost the insured the smallest outlay when death overtakes him.

If you suffer from looseness of bowels, or fever and ague, Angostura Bitters will cure you.

EXTENSION OF DINING-CAR SERVICE ON THE PENNSYLVANIA LINES.

In these days of hurry and rapid transit the dining-car has become an essential element of every through train. The Pennsylvania Railroad was the pioneer in the East of this branch of the service, and its dining-cars have won a well-merited reputation among travelers. In order to better provide for the comfort of its through passengers, dining-cars will, on and after June 16th, be added to the equipment of all through trains running over the lines west of Pittsburgh between the East and Cincinnati, Chicago, and St. Louis. The principal trains on the lines East of Pittsburgh are now equipped with these cars, and their addition to those of the Western territory will greatly enhance the convenience of passengers destined to the three great Western termini.

SHENANDOAH VALLEY ILLUSTRATED.

The Shenandoah Valley Railroad Company issue a finely illustrated pamphlet descriptive of the Valley of Virginia, famed from the days of Spotswood and the Horse-shoe Knights, and made historic by the deeds of Jackson, Sheridan, and other great military chieftains of the late war. The book is a chronicle of a leisurely journey through the uplands of Virginia, with running descriptions of the Caverns of Luray, the Natural Bridge, and the Grottoes of the Shenandoah. Hardly a road of the famed valley is lacking in historic associations, and the map accompanying the publication will guide the visitor to the more famous spots. Certainly no more interesting region worthy of the attention of the tourist is to be found than the Valley of Virginia.

This company also issues a pamphlet known as the "Shenandoah Valley," and treats entirely upon the great natural resources awaiting development in the Shenandoah Valley of Virginia.

Copies mailed free upon application to
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Gen. F. & P. Agt., Roanoke, Va.

SHAVERS! A tube of *Lloyd's Euxetia* and a good razor are the only necessities to a delightful shave. Cool and refreshing to the skin. Invaluable to travelers. Observe signature, "Almeida Lloyd," in red ink. Refuse all others. Sold by Park & Tilford, McKesson & Robbins, E. Fougere, and all druggists. Manufacturer, 3 Spur Street, Leicester Square, London.

REDUCED RATES FOR FOURTH OF JULY, OVER THE PENNSYLVANIA RAILROAD.

In pursuance of its liberal policy, the Pennsylvania Railroad this year will sell excursion tickets for the Fourth of July holidays between all stations on its lines at reduced rates. The tickets will be sold on July 3d and 4th, and valid for return until July 7th, 1890. This reduction in rates does not apply to tickets sold between New York and Philadelphia. By the use of these tickets one can make a very pleasant trip at small cost.

BROWN'S HOUSEHOLD PANACEA,
"THE GREAT PAIN RELIEVER," cures
Cramps, colic, colds; all pains. 25 cents a bottle.

Mrs. Winslow's Soothing Syrup
has been used for over fifty years by millions of mothers for their children while teething with perfect success. It soothes the child, softens the gums, allays all pain, cures wind colic, and is the best remedy for diarrhoea. Sold by druggists in every part of the world, twenty-five cents a bottle.

When Baby was sick, we gave her Castoria.
When she was a Child, she cried for Castoria.
When she became Miss, she clung to Castoria.
When she had Children, she gave them Castoria.

FUN.

HUSBAND—"Am I never to have my own way?" WIFE—"Certainly, my dove. When we are both agreed you can have your way; and when we differ I'll have mine."—*Der Ulk.*

"Oh, Clara, Tom's been expelled from Yale!"
"You don't tell me so? What was the matter?"
"He was found studying political economy when he should have been developing his muscles for the next boat-race."

PEDESTRIAN—"So you want work, do you? Well, you can get it by going to that factory over there. There is a placard on the door, saying there is work for people of both sexes." Tramp—"Sorry, boss, but that don't help me any. I belong only to one sex."

DETECTIVE (to country grocer who had been robbed)—"What kind of goods did the burglars take?" Store-keeper—"No goods; only money. Didn't even touch my cigars." Detective—"Ah, there's a clew. Must have been somebody who knows the place."—*New York Tribune.*

HER INFORMATION.—*Nervous Old Lady* (in sleeping-car)—"Oh, porter, porter! where do I sleep?" Porter—"What is de numbah ob youah berth, ma'am?" *Nervous Old Lady*—"I don't see what that has to do with it; but if you must know, it is third. There were a brother and sister born before me."—*Lawrence American.*

FIRST BOY (gloomily)—"I've got to cut kindlings, and empty three buckets of ashes, and build two fires, and go to the store on an errand, and then fill the coal-bin." SECOND BOY (enviously)—"You've got a regular picnic, you have. Just think of me. Mother said, when I came home from school to-day, I'd got ter hold the baby."—*Racket.*

"WORTH A GUINEA A BOX."



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Bilious AND Nervous Disorders

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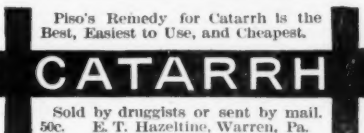
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THE Liverpool Courier says: "It is a rather singular fact, but one which has been proved by statistics, that the period of the year which brings with it the longest list of suicides is not dull and dreary November, nor the dark days of winter, but rather the brilliant summer days of July and August. In Japan, according to recent returns, a similar tendency to self-destruction prevails in the summer-time. Taking the six years from 1883 to 1888, inclusive, it appears that the number of Japanese who committed suicide in the month of July ranged from 500 to 800, whereas the number during the rest of the year only averaged from 200 to 300. It is a somewhat curious circumstance that the great majority of persons who cut short their lives in Japan have passed their fiftieth year; next on the list coming, in respect of numbers, the suicides of persons between the ages of twenty and thirty, the cause of self-destruction with the last-named being, in the majority of cases, love affairs that have not gone on smoothly. Between the ages of thirty and fifty it seems the Japanese rarely turn their backs on the world, nor are there many suicides after the age of sixty."

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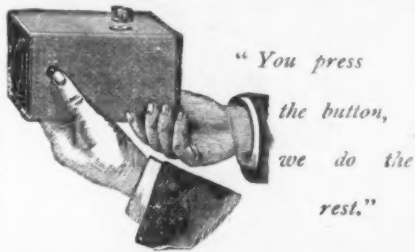
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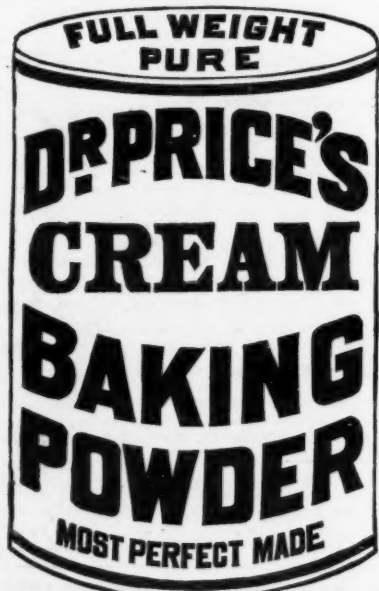


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HER MAID—"The florest, madam."

POPULAR ACTRESS—"I can't see him now; but tell him to be sure and put plenty of tea-roses in the bouquet that is to be sent me from San Francisco for to-night's performance."



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Is absolutely pure and it is soluble.
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are used in its preparation. It has more than three times the strength of Cocoa mixed with Starch, Arrowroot or Sugar, and is therefore far more economical, costing less than one cent a cup. It is delicious, nourishing, strengthening, EASILY DIGESTED, and admirably adapted for invalids as well as persons in health.
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12,720,000	" " 1888
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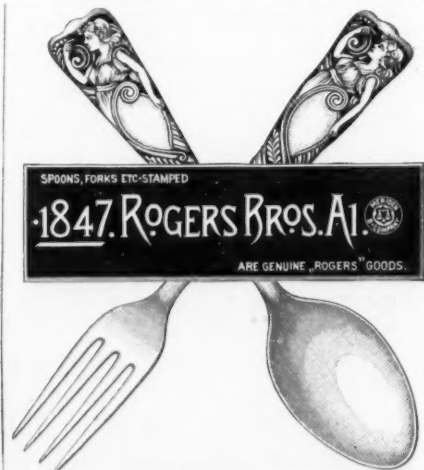
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THE EQUITABLE LIFE ASSURANCE SOCIETY.

CONDENSED STATEMENT.

January 1st, 1890.

ASSETS,	\$107,150,309.12
LIABILITIES, 4%,	84,329,234.92
SURPLUS,	<u>\$22,821,074.20</u>
NEW ASSURANCE,	\$175,264,100.00
OUTSTANDING ASSURANCE,	631,016,666.00
INCOME,	30,393,288.28

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MUTUAL RESERVE FUND LIFE ASSOCIATION,

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It has already paid to the **Widows** and **Orphans** of deceased members, Death Claims amounting to more than **\$8,500,000.00**.

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ASSETS, JANUARY 1ST, 1890,	\$136,401,328.02
NEW BUSINESS IN 1889,	151,602,483.37
ANNUAL INCOME,	31,119,019.62

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*No other company has shown results so profitable
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ITS POLICIES ARE THE MOST LIBERAL AND DESIRABLE ISSUED.

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WHITE MOUNTAIN POINTS, BAR HARBOR, THE INLAND AND SEA-COAST RESORTS
OF NEW ENGLAND AND THE PROVINCES.

STEAMERS "CONNECTICUT" and "MASSACHUSETTS" Leave New York from Pier 29, North River, Foot of Warren Street

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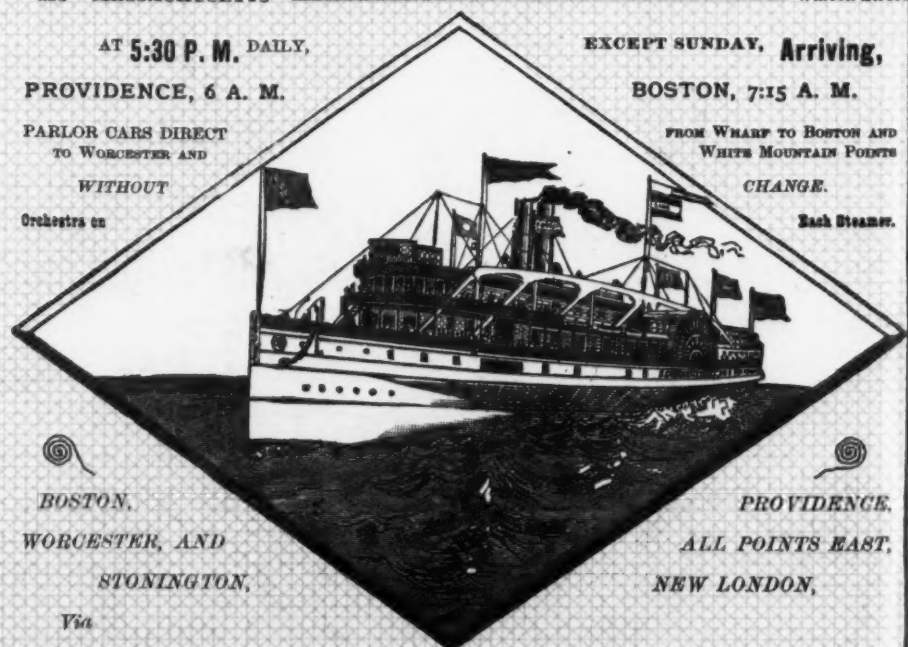
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FROM WHARF TO BOSTON AND
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THE ONLY DIRECT ROUTE FOR

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LADIES' FASHION SUPPLEMENT.



IMPORTED SUMMER HAT.

This stylish imported shape is made of wire, covered smoothly with figured net. The crown is low, and the brim is close to the head at the back, projecting in front, and is edged with a smooth binding of black velvet. The crown is encircled with a wreath of fine flowers, with loops and ends of velvet ribbon at both front and back.

TENNIS AND YACHTING GOWNS.

SOME of the tennis costumes prepared for this season are the perfection of color-mixtures. Both cotton and wool fabrics are employed, and wheat color with porcelain blue, coral with gray, and mulberry with cream white are not more attractive in the open field than dahlia and écarle, old rose and iris green. As a matter of comfort and convenience, plain skirts with deep hems are liked for tennis playing, and any sort of a bodice is adopted that allows full and free play of the arms. Dresses of one color are relieved by blouses and sashes of gayly striped wash silk, or of the varied tartan plaids in surah when the blazer and skirt correspond.

Gentlemen have frequently claimed that ladies will never be perfect in the art of tennis until they adopt a sort of Turkish costume and dispense with skirts altogether. As an experiment, a costume was imported this spring from a leading Paris house, but received the cold shoulder on this side of the water. It was made of blue crepon, with a blouse, full sleeves, and an accordion-pleated divided skirt. Just the thing for comfort in any field sport, but it was met with scorn. The costume of woven jersey cloth, introduced a year or so ago, is popular with a few ladies and has many advantages, for, although generally made with a full blouse, yet when as tight as it may be worn it does not interfere in the least with the wearer's ease in playing.

Varied are the fancies in tennis hats and shoes. The German fatigue cap is a favorite and is made of cloth with a flat, flaring crown and a visor of cloth or leather. The newest hats, both light and cool, are made of the "Liberty" silk, gathered full over any chosen shape.

One of the latest designs of this season in tennis gowns is given in the illustration below. In fact, it represents a good all-round costume for country wear, and would be admirable for a mountain dress. The material is a fine marine-blue cloth, with a skirt which is full at the back and moderately gathered in front. The top of the skirt is joined to the lower



TENNIS OR MOUNTAIN DRESS.

By permission of B. Altman & Co.

edge of a bodice of the cloth, which is a decidedly novel feature. This bodice fastens under the left arm, and is fitted with regular basque seams at the back, while instead of darts to shape the front, the top is cut open in three places, carefully bound, and the openings are laced with cords over crochet buttons. The accompanying blouse is made of wash silk in cream white with blue stripes, and the jacket

or blazer is of the cloth like the skirt, with rolling collar and full sleeves ornamented with crochet buttons. The graceful hat is covered with cream white "Liberty" silk.

Russet shoes are favored by the majority of tennis players, and those who wish to preserve the whiteness of their hands wear chamois or the new "Tyrol" gloves, which are always too large, and cling to the racquet handle better than gloves of silk, or even lisle.

For the summer yachting cruise, which has become so fashionable, the leading gowneries have already prepared



YACHTING GOWN.

By permission of B. Altman & Co.

some beautiful costumes. Many of them are made of "storm serge," a new material which defies the attacks of sea air and salt water. One elaborate yachting gown of Mexican blue serge has a floral design beautifully embroidered in fine gold thread on the revers of the coat, pocket flaps, cuffs, etc., as well as upon the waistcoat and skirt. The waistcoat and front of the skirt are of white serge, while down the centre of the latter is a narrow insertion of white moiré, edged on each side by a tiny row of engraved gold buttons, which produce a pleasing, novel effect. Other gowns are completed by the bolero jacket or Chesterfield coat, while some charming novelties in yachting coats, both short and long, are also in readiness. Among the former, one made of cream boat-cloth is handsome. It opens from the neck, and is lined with shot silk in exquisite gold and copper shades. The coat is furthermore adorned with embroidery in copper metal cord. Another coat of the same shape is made of dark blue cloth, lined effectively with blue and red shot silk, and fastened at the neck with a clasp formed of embroidered yacht burgees. No braiding or other ornament is employed.

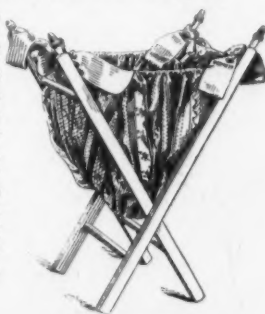
The pretty and comfortable yachting dress shown in the illustration is made of cream-white cloth trimmed with wide blue and narrow gold braid. The skirt has a moderate fullness, and the blouse shows a rolling collar, opening over a shield of blue, embroidered with two bullion anchors.

The marine cap illustrated on the figure is made entirely of the white cloth.

Hats and caps of various shapes, and especially designed for yachting wear, are displayed. These include the ever-popular sailor, trimmed with simple ribbon bands, and a novelty in the shape of a military undress cap, which can be arranged very effectively in serge or cloth to match the dress. The newest jockey cap has a full front of white serge seamed close to the visor, and then gathered beneath the button on the top. Another novelty to wear when the sun is clouded over, and which is most picturesque in effect, is the Venetian gondolier cap, with the cap portion fitting the head snugly, and the long pendent ends hanging down upon the shoulder.

FANCY WORK FOR SUMMER DAYS.

NOTHING more important is to be desired at mid-summer than a bit of fancy-work, and whether it is carried on under the trees, or in a wicker chair on that long and usually dreary waste of planking known as the hotel piazza, it generally acts as a safety-valve. For a rainy day it is invaluable, and it has been known to bring about life-long friendships. Let a woman be visible with a new design in



PIAZZA BASKET.

By permission of J. B. Shepherd, 927 Broadway.



SOFA-PILLOW COVER OF MAIL CLOTH.

linen, plush, or canvas, and her fellow-sojourners will hover around her like flies around a honey-pot. Oftentimes one is most absorbed in catch-up work, pieces which require no concentration of thought or purpose, and which may turn out something or nothing, but which accomplish their intention as they go.

A most convenient receptacle for fancy-work to take in the country is the portable work-basket given in the illustration. It folds like a camp-stool, and the frame is generally of white enameled wood. The bag is made of French cretonne, or figured China silk, and is supplied with inside pockets to hold flosses, needle-case, crochet-hooks, etc. Bows of art-colored ribbon are tied at the corners.

The second illustration gives a corner of a sofa-pillow embroidered on "Mail Cloth." This is a new material from the same dealer, and has a silk surface with a cotton back. It is fifty inches wide, and is used for portières, table covers, mantel scarfs, sofa-pillows, etc. The fabric shows a basket weave, especially adapted to long and short outline, plain outline, darning and cross-stitch work, all of which are effective.

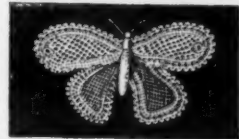


RIBBON TIDY.

Designed by Mrs. McCormick, 923 Broadway.

When parlor furniture is covered with brocatelle in delicate tints, some sort of protection for the arms and backs is essential. A pretty fancy for this purpose is illustrated in the "ribbon-tidy," which is made on a pattern the same as lace-work, only with ribbon and embroidery silk instead of braid and thread. It is a relief from the conventional white tidy, and when a harmony is observed between the ribbon selected and the furniture covering, the result is pleasing.

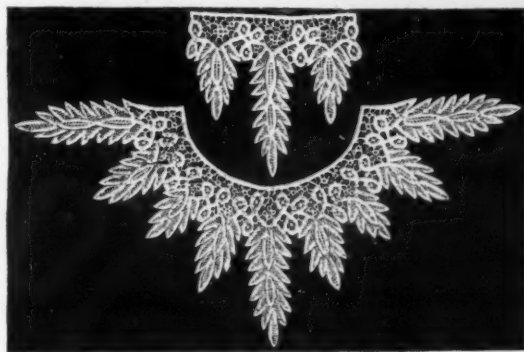
The demand for the butterfly this season, as a decoration, is large, and hardly a summer hat with flower garnitures is seen without a butterfly nestling somewhere amidst the blooms. It is very satisfactory to be able to make one's own, and one like that shown in the illustration may be made either in black or white lace, after taking a very few lessons.



LACE BUTTERFLY.

The collar and cuff illustrated is a most graceful design, and is arranged so that the collar points will be long at both front and back, and short on the shoulders. It is made of "Royal Battenberg" lace, which was fully described in these columns some months ago.

Among the newest embroidery threads is Roman floss, which is a high-lustre, smoothly-finished silk, with a fairly coarse thread, being especially adapted to coarse effects.



FERN PATTERN "ROYAL BATTENBERG" LACE

Designed by Grace B. McCormick.

Very pleasing results can be produced with this silk, with a comparatively small amount of tedious work. Another variety is the ecclesiastical silk, which is a high-quality, heavy twist, particularly good for outline work and darning. Rope silk is a loosely-twisted silk for quick outline work, and is effective. Filo floss is a fine quality of silk, with little or no twist and a fine thread, especially adapted for very fine work on delicate linens. In connection with these silks is used a fine gold thread which will wash and not tarnish.



THE "MANON" CAPOTE.

An English Bonnet made of lace straw, crêpe lisse, and ribbon velvet.

THE "VASSAR" SHIRT.



THE VASSAR SHIRT.

THE bit of masculinity in the way of a regular shirt for ladies was introduced to the fashionable world at the Henley races last year. It took immediately with the younger portion of woman-kind, and now on this side of the water an enterprising firm is supplying the "Vassar" for our own girls. It is called the "Vassar" because the girl-students of that college were the first to wear it. The "Vassar" is in every way equal, and in some respects superior, to the imported Henley, and is made in all the popular shirting fabrics, both plain, striped, and figured. A draw-string confines the waist and keeps it from slipping up above the dress-skirt, and cuffs and collars, both standing and with turn-over points, are attached to the shirt, while the fronts close with fancy studs.

BATHING AND SWIMMING DRESSES.

A WOMAN can be easily forgiven for making the most of her individual advantages in preparing her person for a dip in old ocean, for she never presents herself under more trying circumstances. If she is inclined to stoutness she must wear stripes that will elongate her figure, and a bathing corset, of course. If she be of the "lean and hungry" order, she will wear full sleeves and bright stockings. It is claimed that woolen fabrics should be worn in fresh water, while cottons are best for salt-water bathing, and silk is most desirable for swimming costumes. Of course, in swimming, one must dispense with all superfluous weight, and India silk is the lightest possible fabric. Many of the showiest bathing-dresses this season are made of India silk, in bright colors for slender figures, and all black or black and white for stouter ones. Wash surahs are also much admired, and very good Japanese silk can be bought for seventy-five cents a yard. In choosing light-colored silks those with a yellow tint should be avoided, for when wet and clinging to the body they assume too nearly the color of the skin.

A pretty and inexpensive bathing suit is made of coral-colored serge, with a border of white soutache braid wrought into a branch-coral pattern, and a sash tied at one side of white serge, and edged with a coral-colored fringe. Very wide belts of the suit fabric, and sashes of the same or in a striking contrast, are seen with many bathing dresses. Little girls often wear large cotton or wool cords with balls upon the ends to confine a sacque dress to the figure.

Two of the handsomest bathing costumes of the season are illustrated upon this page. The one at the left is made of red flannel with broad black stripes, an insertion in the front showing the stripes reversed and crossed with black worsted braid. The sleeves are short and puffed, and the straight trousers come well below the knees. Red stockings are joined to canvas-covered soles, and are crossed to the ankle with black braid. The swimming suit at the right is made of

black India silk trimmed with white cord lace. The skirt is gathered to the lower edge of the bodice, which is pointed and close fitting. The sleeves are short and high on the shoulders, and the trousers finish in ruffles at the knees, being held in by elastic bands. The cap has a full crown of the silk, and a head-band covered with the lace.

When wearing a silk suit a circular cloak is essential to envelop the figure when leaving the water. This is generally made of Turkish toweling in white or pale colors, with cord and tassels in bright shades. The prettiest bathing caps are in the gondolier shape, and again there are skull caps of oiled silk, over which the wearer ties a gay handkerchief in creole fashion. Hats of oat straw have the crowns covered with gay handkerchiefs prettily draped and knotted.

Where ladies bathe in private grounds the luxury of having the hair down until it is thoroughly dry brings into



BOYS' SUMMER SUIT.

fashion pretty shoulder protectors made of handsome bath towels embroidered and fringed with colored wash silks.

Bathing shoes are of canvas with rush-braided soles, but those generally preferred are sandals to which the stockings are attached.

FACTS, FANCIES AND FASHIONS.

[Any of our lady subscribers who are desirous of making purchases in New York through the mails, or any subscribers who intend visiting the city, will be cheerfully directed by the editor of the Fashion Department to the most desirable establishments, where their wants can be satisfactorily supplied.]

THAT summer toilettes should be of diaphanous fabrics, seems to go without saying, and so, though atmospheric influences compel the use of other materials, none are so attractive as batistes, mulls, organdies, gauzes, or grenadines. White grenadine, embossed with a light and sketchy flower and leaf design, is much admired for dressy toilettes, requiring an under-dress or slip of India silk or surah. The effect of mixed colorings is occasionally given in such dresses, the garnitures being lace and ribbon.

The popular wide-brimmed hats are, as a rule, far more becoming than the tiny capotes that seem only suitable to small heads and delicate features. The shapes are very pretty, and though the flower garnitures are sometimes too massive to be in good taste, there are endless models to which no objection can be made, the trimming being arranged in perfect taste. One pretty imported shape has the crown draped with cream lace, and the whole of the wide, waved brim made semi-transparent with a covering of puffed tulle. A small wreath of velvet pansies, in shades of violet and mauve, surrounds the crown, while two or three yellow pansies fall naturally over the edge of the brim. A lace butterfly is placed at the back of the crown.

The useful little cloth capes are to be had in endless variety, the most dressy consisting of a pointed yoke of passementerie, with pinked flounces of military red cloth for shoulder pieces. When all black is preferred, accordion-pleated lace is substituted for the cloth. Jackets are more extensively worn in Paris this season than are wraps, and the newest models have tight-fitting backs and loose fronts, to be fastened or left open at will, in which case the insides of the fronts, forming revers when opened, are lined with fancy silk, or are embroidered or braided. These are made in fine black cloth, but more often in some shade of beige, of which there are a great number of tints this season, from a light biscuit color to a dark nut-brown.

Fancy jackets of all shapes are quite the rage both here and abroad, those of the Spanish order having the preference, such as the "Figaro," "Bolero," and "Senorita." One of the latter which is given in the illustration, is made of fine white cloth, and elaborately braided and embroidered in gold. The fronts droop a trifle at each side, while the back is square across and ornamented with a V of embroidery. The short

cap sleeves are full at the top. This jacket would be equally handsome over a gown of white India silk or of black lace.

Almost all the long cloaks are in some form of redingote, the back always fitting closely to the figure and the front full, as a rule, and drawn together at the waist with a ribbon sash. The chief variation, however, exists in the sleeves, which are very full, and composed of faille, velvet, or some contrasting fabric. A theatre cape, from London, is of



THE "SEÑORITA" JACKET.

white cloth, pinked all round, with a Medici collar richly embroidered in gold, and a hood of cream lace tied with cream ribbons is made as an accompaniment.

Scarlet geraniums and nasturtiums are fashionable flowers for ornamenting summer hats, and their brilliant color is sometimes subdued by light-colored leaves. A prevalent fancy this season, which started in Paris some time ago, is to decorate garden-party or *fête champêtre* hats with natural flowers. "Ragged sailors" are the fashion, and their deep blue is charming when appropriately worn. Flowers which do not droop too soon are to be chosen, such as sweet peas, Marguerites, geraniums, and hardy roses. A hat of leghorn may be partially trimmed with lace, and the floral garnitures changed to correspond with the selected costume.

The toilette always controls the fan and handkerchief, and the competition between Paris and Vienna as to fans produces the happiest results for those who purchase either kind. While the costly trifle with sticks of pearl is a suitable accessory to full dress, the Japanese fan is first choice for all intermediate toilettes, some of the handsomest examples costing as high as three dollars.

Colored-bordered pocket handkerchiefs are relegated to morning wear only, while for dress occasions the handkerchief is finely embroidered or edged with fine lace. Hand-some show handkerchiefs are made of silk mull in pale colors, white or black, and have elaborately embroidered edges in many-hued floss. These are generally tucked in the front of the bodice.



LADIES' LOUNGING COAT.

By permission of B. Altman & Co.

This novelty was described some weeks ago in these columns, and it is likely to become very popular at the watering-places for morning wear. The coat illustrated is made of rich gray cloth, lined throughout with heliotrope silk, with fastenings of heliotrope cord.

The newest aigrettes for summer hats are made of quills cut into narrow strips and dyed to fashionable tints. A bunch of these will be often added to a bird or, perhaps, a rosette of straw. Fern fronds of lace and stiffened by fine wire are also quite new, and sometimes are dusted with fine jet.

Fashions in the smallest items of jewelry are as capricious as are larger articles of apparel. The "queen vest" chains for ladies' watches are passed and gone, and the fancy now is a fob of watered ribbon, either white or black, with jeweled buckle and charm. Sometimes the charm is omitted, and the fob is generally arranged diagonally on the bodice.

ELLA STARR.



BATHING COSTUMES.

SUMMER UNDERWEAR.

SILK undergarments were never so popular as at the present time, and India silk in white and pale colors is first choice for an entire outfit. Silk stockings, however, are not desirable for constant wear in summer, as they are found to be too heating to the feet, so they are reserved for evening wear and the cooler days, while fine lisle hosiery is selected for ordinary use. A novel design in silk hose is illustrated, showing the entire instep and upper part in black, with the gay stripes at the back of the stocking. Silk undervests are really too warm for summer wear, so it is a good plan to wear fine lisle-thread next to the body, and wear the silk vests for corset-covers. Those who have tried them for corset-covers prefer them to any other. Many of the made-up corset-covers of soft linen or French percale are as handsome as white dress waists, and are frequently more showy. Square necks have a wide insertion of Hamburg embroidery on either Swiss batiste or nainsook muslin, carried around the edge and down the front in pompadour shape, the neck and arm-holes having a finish of Valenciennes lace, through which delicate mauve, blue, or primrose ribbon is carried. The corset-cover illustrated is made of fine percale, and the heart-shaped neck is ornamented with tucked squares, edged with fine lace; night-dresses and chemises are trimmed in a like manner.



SILK HOSE.



CHILDREN'S SUN-BONNETS.

CHILDREN'S SUN-BONNETS AND HATS.

A NUMBER of the newest models in English head-gear for little ones are illustrated, and are most cool and shady for hot days. The large sun-bonnet at the top is made of white batiste and has a pleated poke brim and cape. The brim is edged with a gathered frill around the outside, and a double frill covers the join between the brim and the high, puffed crown. There is a fluted heading above the cape, and the strings are of white ribbon. The hat facing this is also of white batiste, and has a wide brim formed of close rows of gauging and edged with embroidery. The flat, puffed crown is caught down in the middle by a ribbon rosette, and joined to the brim by a band of gauging and a frill. The ribbon strings start from under the rosette on the crown. Just below this is another white batiste hat, with a high crown and scalloped brim. Both crown and brim are gauged on fine cord in series of three cords together, and the brim is bordered with a little open-work edging. A ruche of batiste surrounds the crown, and is carried up to the top in front; the strings are of batiste scalloped on the edges. The last hat is also of white batiste, the crown and brim being gauged all over. A ruche of batiste around the crown ends in a rosette in front, and a flat frill of embroidery falls from the edge of the brim all round. The strings are of ribbon and loops of ribbon fall over the brim at the back. The last bonnet in the group has a very wide brim formed of a series of rolls, and a tall puff rising above the crown. Embroidery separates the crown from the brim, and forms a border in front and a full cape at the back.



FRENCH CORSET-COVER.

The best and most shapely corsets are those which are made by measure to fit each individual. The "Fasso" is thoroughly satisfactory in this respect, and when the corset is correctly made a perfect fit to the dress bodice is insured. The "Fasso" is made in coutille, sateen, or satin, either plain or brocaded, with garnitures of fine lace on the top. The newest drawers are full and wide at the knee, reaching but a short way below. Masses of fine tucks, scarcely wider than cords, needlework and lace insertions, and embroidery on the linen, or the percale, form the garnitures. The novel design illustrated is a combination affair, and is arranged so as to dispense with an extra under-skirt. The material is *crêpe de chine*, or India silk, with deep gathered ruffles embroidered in scalloped points. Bows of velvet ribbon are placed at each side. The fullness at the top is taken up by darts, which fit the garment smoothly over the hips. This design is considered by many ladies as an improvement on the divided skirt, and if one does not feel like indulging in the luxury of silk, a very fine cambric with flounces of delicate embroidery would be just as desirable. Other imported drawers, exhibited as novelties, have the edges finished in crenulations, either tucked or plain, and trimmed around with a narrow edge, having a bit of lace insertion in each square.

Night-dresses of the most



B. Altman & Co.

LADIES' IMPORTED DRAWERS.

elaborate styles have short trains, and are often made with a scant flounce, on which there is a width of embroidered insertion. The sleeves are in bishop's style, and the band at the wrist is made of insertion, through which narrow ribbon is run, while a ruffle of embroidery falls over the hand. The neck is generally low cut and the back is sometimes made with a Watteau pleat.

RECAMIER TOILET PREPARATIONS.

A SERIES of sketches on the latest fashions, embracing all the requirements of dress and toilet, would be amiss without some mention of the now celebrated articles of Mrs. Harriet Hubbard Ayer. At No. 305 Fifth Avenue, New York City, Mrs. Ayer has opened parlors where every article of the toilet can be found. Here, in surroundings of the most elaborate nature, is a retail department where everything is in sight. Mrs. Ayer's extensive wholesale department occupies the upper part of this building and also a large building in the rear. Mrs. Ayer's energy and perseverance, with the knowledge that her toilet articles possess great merit, have finally convinced the most skeptical that a lady's toilet, to be complete, must embrace her preparations.

CURRENT MODES FOR CHILDREN.

NOW that the season is well established, it is a pleasure to chronicle the doings of fashion with regard to children's apparel. The simplest styles are the most popular and by far the prettiest, and manufacturers have responded to this preference by preparing the finest cottons, the softest and most delicate woolsens, and mixtures which are the most effective when made up without elaboration. White fabrics of all kinds are chosen for the midsummer dresses worn by both large and small girls, making beautiful effects by the use of embroidery, lace, and ribbon. Plain woolsens of fine texture in white, cream, and light shades generally are very much employed, and form an excellent foundation for trimmings of guipure and embroidery, which may be wrought separately or on the dress material. A very pretty dress for a girl of ten is made of pale willow-green cashmere, and is cut in princess shape at the front and back. At the sides the skirt is joined to the bodice under a belt of ribbon. A blouse front of pale green silk is gathered at the neck and waist, but finely pleated below, and is fastened to the dress diagonally from the right shoulder down under a band of handsome embroidery. The back is arranged in a triple box-pleat starting at the neck under a collar of embroidery and ornamented with long loops and ends of narrow ribbon. The ribbon belt begins under the pleat and ties in front. The sleeves are very full and are drawn in above each wrist under a band and bow of ribbon, and a knot of ribbon is also placed on the left shoulder. This dress would be equally pretty in washing materials trimmed with embroidery, and the drapery might in this case be allowed to fall in natural folds instead of being pleated, a style more suitable for washing dresses.

A pretty little dress for a girl from eight to fourteen years old is made of a plaid fabric, either of woolen or Scotch zephyr, and has the front and sleeves cut on the bias, while the back is straight. The body is gathered at the neck and waist at both front and back, and fastened in front invisibly among the folds of the material. A ribbon band around the waist is folded to a point in front, and there are long loops and ends on the left side of the front and at the centre-back. The full sleeves are each drawn in with ribbon at the wrist, and a bow is placed at the inside of the arm. The back part of the skirt only is cut on the straight, mounted with gathers at the waist, and bordered with a deep flounce of embroidery laid on flat. The collar is a deep ruffle of embroidery closing at the back.

A neat summer suit for a boy from eight to eleven years is given on another page. The trousers are of white flannel, and are cut in true sailor fashion, while the blouse is of marine-blue flannel, embroidered in white, with a white shield. The sailor cap is also of the blue flannel. Simple dresses for little boys of four and five years are made in sacque shape, either in serge or seersucker, and trimmed with flat bands of embroidery. The front is closed diagonally from the left shoulder, and a belt of embroidery fastens with a buckle or metal clasp. When the material is serge, a little polo cap of the same, with a broad band of the embroidery, is made to complete the costume.

A great many girls' hats for summer wear are made of fancy straw in white, black, and colors, especially beige. The crowns are low and flat, the brims wide in front, and are either wide and turned up against the crown at the back, or very much shorter behind and concealed by trimming. Leghorn hats are the standard kind for children's broad-brims, and they are allowed to droop limp about the face, perhaps weighted here and there by flower-branches. Many light and cool hats for little tots are made of "Liberty" or China silk shirred over reeds or wire.

The most satisfactory every-day dresses for children, being at once cool, durable and cheap, are made of cross-barred linen, the kind which is sold for glass toweling. It only costs twelve cents a yard, and the prettiest possible dresses for both little boys and girls are made into kilt or gathered skirts and blouse waists.

Two graceful little costumes for young children are shown in the illustration below. The little girl at the left has on a dress of white batiste trimmed with tucks and embroidery, and a sash of rich plaid surah is tied at one side. Little reefer jackets of striped or military blue cloth are made to slip on over these low-necked dresses, or guimpes are added on cooler days. The little boy's suit is made of heavy cotton cheviot, and finished with feather stitching. It is suitable for boys from five to seven years of age.



NEGLIGÉE GOWN.

LADIES' NEGLIGÉE GOWN.

THIS design suggests the most enviable comfort for warm days, and, while being more particularly intended for the boudoir, it would not be out of place for a breakfast gown in the family circle. The material is India silk, either in white or pale tints, and the front of the bodice is gathered in horizontal rows as far down as the waist, these being concealed by bands of lace insertion. The back falls in loose, graceful folds. The full sleeves are banded below the elbows with insertion, and a wide lace edge, like that which borders the collar, falls over the wrist. These negligees are also made of cotton *crêpe*, and some are designed with draped fronts and Watteau backs.

THE "FASSO" CORSET.
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CHILDREN'S COSTUMES.



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1. BEACH AT ORMOND. 2. A SEQUESTERED NOOK. 3. PROSPECTOR'S CABIN, OCALA. 4. GREAT PALM, PALATKA. 5. THE OCKLAWAHA. 6. THE HUMMOCK, ORMOND.
7. NATURAL PARK, HOMASASSA.

GLIMPSES OF FLORIDA, WITH PORTRAITS OF SOME OF THE PERSONS WHO CONTRIBUTE TO THE COMFORT OF TOURISTS IN THAT
"LAND OF FLOWERS."